



NEWBERG AFFORDABLE HOUSING COMMISSION AGENDA

Tuesday, July 23, 2024, 4:00 PM

Teleconference meeting

<https://us06web.zoom.us/j/89536547180>

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Webinar ID: 895 3654 7180

- I. CALL MEETING TO ORDER**
- II. ROLL CALL**
- III. APPROVAL OF MINUTES – [January 30, 2024](#) and [April 23, 2024](#)**
- IV. PUBLIC COMMENTS**
- V. MISCELLANEOUS ITEMS CONTINUED**
[A. Discussion Regarding Future Eligibility Criteria](#)
- VI. [STATUS OF FY 2023-2024 AFFORDABLE HOUSING TRUST FUND AWARD ALLOCATION](#)**
- VII. [STATUS OF FY 2023-2024 CONSTRUCTION EXCISE TAX FUND AWARD ALLOCATION](#)**
- VIII. STAFF UPDATES**
[A. \[HB 4006 Rent Burdened Households\]\(#\) - \[Fall Community Workshop\]\(#\)](#)
- IX. NEXT MEETING – OCTOBER 22, 2024**
- X. ADJOURNMENT**

ACCOMMODATION OF PHYSICAL IMPAIRMENTS: In order to accommodate persons with physical impairments, please notify the Community Development Department Office Assistant II of any special physical or language accommodations you may need as far in advance of the meeting as possible as and no later than 48 business hours prior to the meeting. To request these arrangements, please contact the Office Assistant II at (503) 537-1240. For TTY services please dial 711.



AFFORDABLE HOUSING MEETING

AFFORDABLE HOUSING COMMISSION MINUTES

January 30, 2024 4:00pm

Newberg Teleconference Meeting

(This is for historical purposes as meetings are permanent retention documents and this will mark this period in our collective history)

I. CALL MEETING TO ORDER

Vice Chair Casey Banks called the meeting to order at 4:00 p.m.

II. ROLL CALL

Commissioners Present: Casey Banks (Chair)
Judy Brown (Vice Chair)
Megan Markel
Randy Rickert
Larry Hampton

Commissioners Absent: STUDENT: VACANT

Staff Present: Clay Downing; Planning Manager
Leanne Wagener; Assistant Planner
Fé Bates, Administrative Assistant

III. APPROVAL OF MINUTES – October 24, 2023

MOTION: Commissioner Banks Motioned to approve the minutes for October 24, 2023, as written / Commissioner Rickert seconded to approve the meeting minutes for the meeting of October 24, 2023.

Motion carried: 3 Yes No Absent Abstain (due to not being Commissioners at the time of the meeting)

IV. ELECTION OF CHAIR AND VICE CHAIR FOR 2024

Commissioner Brown volunteered to be chair; Chair Hampton suggested that a commission member that has been on the committee for at least a year would be a better fit. Commissioner Banks volunteered to be chair, with the statement that they would most likely not be able to attend the April meeting.

MOTION: Commissioner Brown Motioned to nominate Casey Banks for 2024 Committee Chair; Commissioner Markel Seconded.

Motion carried: 5 Yes No Absent Abstain

MOTION: Commissioner Hampton Motioned to nominate Judy Brown for 2024 Committee Vice Chair; Commissioner Rickert Seconded.

Motion carried: 5 Yes No Absent Abstain



AFFORDABLE HOUSING MEETING

V. PUBLIC COMMENTS: None

Planning Manager (PM) Downing informed Commissioners of the new Community Development Director that is starting at the beginning of February. He introduced Assistant Planner Leanne Wagener, as the lead staff member for the Affordable Housing Funding

VI. UPDATE FOR THE FY2023-24 NOTICE OF FUNDING AVAILABILITY FOR THE CONSTRUCTION EXCISE TAX FUND

Planning Manager Downing updated the Commissioners that On January 2, 2024, the Newberg City Council authorized staff to proceed with the NOFA for the CET Fund. Up to \$397,050 will be available from the City's CET Fund which will award funding to projects that provide developer incentives or affordable housing programs. For CET Fund applications, applications will be due to the city by April 4, 2024, and only one funding window will be offered at this time. The remainder of CET Fund monies will be awarded later that is yet to be determined by the Newberg City Council. Notice of applications for available funds was published in the Graphic on January 18, 2024 and on our website.

Chair Banks asked PM Downing If staff will be reviewing the applications that come in to make sure they meet the minimum criteria before they come to the Committee for review? PM Downing replied that staff will not exclude any of the applications from the Commissions review, but would have the applications reviewed by staff and designated as meeting the criteria or not.

Commissioner Hampton asked for confirmation on if the Commission will be reviewing the applications at the next meeting. PM Downing confirmed that was the plan. Commissioner Rickert asked if the expectation is for the commissioners to have the scoring done before the meeting or if there would be discussion and group scoring in the meeting. PM Downing suggested that for transparency it may be best to have commission members review the information and have an idea but to be ready to discuss the scoring as a group at the next meeting. Chair Banks informed the group that in the past the Commissioners would receive the applications to review and score individually then at the meeting they would discuss each application one at a time and as a group come up with the final score.

Commissioner Markel asked for clarification on if this is for grants, loans, or both. PM Downing explained that this is fund can be disbursed as a form as a loan or grant, the guidelines are not specific. Assistant Planner Wagener contributed that her understanding is that it is geared more for lump sum distributions but could be both. Commissioner Hampton added that in the past years they rarely received applications for loans, it was mainly for lump sum funds.

VII. UPDATE FOR THE FY2023-24 NOTICE OF FUNDING AVAILABILITY FOR THE NEWBERG AFFORDABLE HOUSING TRUST FUND

PM Downing updated the Commission that On December 16, 2023, the Newberg City Council authorized staff to proceed with the NOFA for the NAHTF. Up to \$64,057 in loans and grants will be available from the NAHTF which is intended to assist with the creation and/or acquisition of new affordable housing or the maintenance of the existing affordable housing inventory. For NAHTF applications, the first round of applications will be due on March 13, 2024, for the portion of funding that is time sensitive. However, other portions of the Newberg Affordable Housing Trust Fund monies will remain available for consideration while funds remain. Notice of applications for available funds was published in the Oregonian January 18, 2024 and on our website.

Commissioner Markel asked staff if they anticipated receiving a lot of applications. PM Downing replied that he anticipated at least two because he had spoken to two different groups about applying, but thinks there could easily be more due to the different types of funding available.

Commissioner Rickert asked about revisiting an item that was discussed in the October 24, 2024, meeting in regards to the eligibility of private entities. PM Downing informed the Commission that staff did not have the bandwidth to delve into that from the last meeting due to the retirement of the Community Development Director, newer staff and with preparing the NOFA. Staff is prepared to look further into this for the next meeting. Chair Banks added that the question came up as to how do they insure that a private for profit landlord tenants is meeting the 80% income requirement without asking for private information as proof.

PM Downing asked if there were any other entities that they would like to have added to the discussion next meeting. Chair Banks commented that the way the form set up it feels that it is geared for a non-profit application. Commissioner Hampton commented that another item that came up was that after a way to insure the requirements were being met it would put a lot of burden on City Staff to manage if the private entities were still in compliance years down the road. PM Downing suggested that staff could look at best practices for monitoring private entities.

Chair Banks suggested that maybe they have private entities eligible for a limited term loan instead of a grant, something where there is only a few years to track.

Commissioner Hampton pointed out that the CET tax funds are aimed towards for-profit entities as an incentive to build affordable housing to help them make the housing affordable.

Commissioner Brown asked what the intention was for the funds. Commissioner Hampton replied that the purpose of the funds is to incentivize the building of affordable housing. PM Downing pointed out that the staff and Commission are getting the definition from Title 3 of the City's Municipal Code, in which the language is ambiguous as to the details. Suggested staff to come back to the commission with better definitions, and practices that have been used by others.

PM Downing asked commissioners to make sure to take notes on the applications so a concise and clear conversation can take place when voting on the applications.

Commissioner Markel asked if the existing commissioners have run into a situation where fund money has been left due to private entities not getting awarded funds. Commissioner Hampton replied that there have been incidents where loan money was unclaimed, mainly because there have not been a lot of applications for loans. Regarding the CET, in the past there were not a lot of funds available for a large project to truly the funds utilize, hopefully that will be different this year. Chair Banks also commented that last year they had two applications but did not have funds to cover the full amount of what was being asked for both applications. It was verified that the funds are rolled over if not used.



AFFORDABLE HOUSING MEETING

VIII. MISCELANEOUS ITEMS

PM Downing brought up an item that came up during the Affordable Housing Commission's October 2023 meeting, where public comment and discussion happened relating to the use of funds towards manufactured homes. After that meeting staff researched the issue further. Assistant Planner Wagener shared with the Commission the information from the Oregon Housing and Community Services (OHCS) Manufactured Housing Replacement Program.

PM Downing pointed out that the approved minutes from the joint session was attached for their review.

PM Downing reminded that the Planning Department is open to the public to come in with questions at the Wastewater Treatment Plant.

PM Downing informed the commission that a proposed Planning Division 2024 Work Plan was presented to the City Council and that there were some projects may be of interest to the Commission with a link provided for the commission to review.

PM Downing explained the purpose of the CET Fund calculation memorandum that was attached to the packet. Chair Banks asked for clarification of when the refund period was over. PM Downing answered that the refund eligibility is for CET fees that had been assessed and paid between April 1st, 2023 & July 1st, 2023, but an applicant has a year from the payment date of the CET fees within the three-month timeline. Chair Banks asked if the refunds could affect the amount of money available for refund. PM Downing confirmed that it could affect it and suggested that the Commission refrain from finalizing the awards until after July.

Chair Banks informed the Commission that she will try to be at the next meeting if there is wifi where she is at.

IX. NEXT MEETING – APRIL 23, 2024

X. ADJOURNMENT - 5:06pm

Approved by the Newberg Affordable Housing Commission this 23th day of April 2024.

Affordable Housing Commission Chair

Fé Bates, Recording Secretary



AFFORDABLE HOUSING MEETING

AFFORDABLE HOUSING COMMISSION MINUTES

April 23, 2024 4:00pm

Newberg Teleconference Meeting

(This is for historical purposes as meetings are permanent retention documents and this will mark this period in our collective history)

I. CALL MEETING TO ORDER

Chair Casey Banks called the meeting to order at 4:00 p.m

II. ROLL CALL

Commissioners Present: Casey Banks (Chair)
Judy Brown (Vice Chair)
Megan Markel
Randy Rickert- *Left early due to conflict*
Larry Hampton

Commissioners Absent: STUDENT: VACANT

Staff Present: Clay Downing; Planning Manager
Leanne Wagener; Assistant Planner
Fé Bates, Administrative Assistant

Planning Manager (PM) Downing informed Commissioners that Assistant Planner Leanne Wagener, will be leading the meetings going forward, but will be he will be available to help address any questions.

III. PUBLIC COMMENTS: None

IV. 2023-2024 NOTICE OF FUNDING AVAILABILITY SUBMITTED APPLICATION STATUS - CONSTRUCTION EXCISE TAX FUND

(6) applications for CET funds. After working with applicants with their submittals, five (5) applications were deemed complete, and the remaining incomplete application was duplicated by another party. Assistant Planner Wagener explained that the two Avamere of the applications did not meet the selection criteria per the CET Competitive selection criteria form and explained why.

After discussion the Commissioners recognized the there is a need for the services that the Avamere CET applications are proposing in Newberg but that they do not meet the CET requirements.

MOTION: Commissioner Hampton motioned to not consider the applications from Avamere for awarding of funds due to not meeting the CET Competitive Selection Criteria. Commissioner Brown seconded.

Motion carried: ☒ Yes ☐ No ☐ Absent ☐ Abstain

Assistant Planner Wagener presented the other two applications to the Commissioners for consideration of funds.

1. **Housing Authority of Yamhill County** submitted a complete application requesting \$262,500 of the CET funds with the present disbursement. Their request falls under the category of an *Affordable Housing Program*, and their application describes a robust program aimed at facilitating home repairs for low, very low, and extremely low-income homeowners (approximately eighteen households) within Newberg.
2. **Catholic Charities of Oregon, Edlen & Company and Community Wellness Collective in partnership with Providence** submitted a complete joint application requesting the full disbursement amount with consideration for the Legacy disbursement to be made available at a later date. Their request falls under the *Developer Incentives* category, and their application describes a comprehensive housing project intended to alleviate housing insecurity for at-risk, very low to extremely low income residents of Newberg. The project proposes a variety of housing types including recuperative, permanent supportive, and workforce housing.

The Commissioners had a discussion of the two applications. Chair Banks proposed that the Housing Authority of Yamhill receive the full amount asked and the remaining amount to go to Catholic charities. Commissioner Rickert agreed with Chair Banks.

Commissioner Markel felt that the funds should be split equally between the two applicants.

Commissioner Brown felt that it would be more beneficial to award the full amount to Housing Authority so people in need can get assistance now, then have the remaining amount be awarded to Catholic Charities. Commissioner Hampton voiced his support for Commissioner Brown's suggestion and then left the meeting early.

MOTION: Commissioner Brown motioned to award Yamhill County Housing Authority the full amount and Catholic Charities the remaining amount. Commissioner Banks seconded.

Motion carried: 3 Yes 1 No ___ Absent ___ Abstain

V. **FY 2023-2024 NOFA FOR THE NEWBERG AFFORDABLE HOUSING TRUST FUND (NAHTF)**

Staff received a total of one (1) application for the NAHTF funds. Assistant Planner Wagener reviewed the applications with the commissioners.

1. **Newberg Area Habitat for Humanity** has submitted a complete application requesting \$28,580 for a Time-sensitive Grant. The money requested will be put towards building three new single-family homes to be sold at affordable prices to first-time homebuyers who earn between 25 and 60% average median income.



AFFORDABLE HOUSING MEETING

MOTION: Commissioner Markel motioned to award all requested funding to Habitat for Humanity. Commissioner Brown Seconded.

Motion carried: 4 Yes ___ No ___ Absent ___ Abstain

VI. MISCELANEOUS ITEMS: FUTURE ELIGIBILITY CRITERIA AND STAFF RESEARCH

During the January 30, 2024, meeting of the AHC, the committee reiterated a request for further discussion about the eligibility of 501c3, private (for-profit) landlord, quasi-governmental entities. Based on this request, staff researched the existing regulations and internal references to the individuals and/or organizations eligible for funding. Planning Manager Downing presented the information gathered from the research to the commissioner and asked them if the provided information cleared up the commission's questions.

Chair Banks shared that she would be interest in modifying the (1) allowable participants and/or (2) adjust scoring criteria based on if a clear and easy way to track the applicants claims could be found.

Commissioner Markle noted that typically most agencies give to nonprofits because of the certainty they present that the funds will be used as intended. The program is unique, and she is interested in finding a verification process that would assure private entities would use the funds as they are intended to be used so they are more comfortable to award funds to them in the future.

Commissioner Brown pointed out that not all nonprofits give back to the people and noted that private entities should not be the only ones to be concerned about.

Staff agreed to send information from NMC 15.242 to AHC. Commissioner Rickert will assist staff in initial research related to monitoring mechanisms.

VII. NEXT MEETING – JULY 23, 2024

VIII. ADJOURNMENT – 5:08

Approved by the Newberg Affordable Housing Commission this 23rd day of July 2024.

Affordable Housing Commission Chair

Fé Bates, Recording Secretary

Attachment 1

**Resolution No. 2021-3730 A Resolution Amending Policies and Procedures for
Administration of the City of Newberg's Affordable Housing Trust Fund (Membership)
and Repealing Resolution No. 2018-3457**

**A RESOLUTION AMENDING POLICIES AND PROCEDURES FOR
ADMINISTRATION OF THE CITY OF NEWBERG'S AFFORDABLE HOUSING
TRUST FUND (MEMBERSHIP) AND REPEALING RESOLUTION No. 2018-
3457**

RECITALS:

1. On May 4, 2009, the Newberg City Council adopted Resolution No. 2009-2843 accepting the Newberg Affordable Housing Action Plan.
2. On February 23, 2011, the Newberg Affordable Housing Action Committee recommended that the Newberg City Council adopt an affordable housing trust fund and adopt policies and procedures for administration of the fund.
3. On March 15, 2012, the Newberg City Council passed Ordinance No. 2012-2749 establishing the Newberg Affordable Housing Trust Fund, to keep our community diverse and healthy by facilitating the production and preservation of affordable housing throughout Newberg.
4. On April 16, 2012, the Newberg City Council adopted Resolution No. 2012-2988 establishing Policies and Procedures for Administration of the Newberg Affordable Housing Trust Fund.
5. On June 15, 2015, the Newberg City Council repealed Resolution No. 2012-2988 and adopted Resolution No. 2015-3202 amending adopted Policies and Procedures for Administration of the Newberg Affordable Housing Trust Fund.
6. On August 17, 2015 the Newberg City Council repealed Resolution No. 2015-3202 and adopted Resolution No. 2015-3211 amending adopted Policies and Procedures for Administration of the Newberg Affordable Housing Trust Fund.
7. On August 15, 2016 the Newberg City Council repealed Resolution No. 2015-3211 and adopted Resolution No. 2016-3306 amending adopted Policies and Procedures for Administration of the Newberg Affordable Housing Trust Fund.
8. On April 16, 2018 the Newberg City Council repealed Resolution No. 2016-3306 and adopted Resolution No. 2018-3457 amending adopted Policies and Procedures for Administration of the Newberg Affordable Housing Trust Fund.
7. On February 18, 2020, the Newberg City Council established a goal of housing affordability such as houselessness, transitional housing, workforce housing. In 2021, the Council formed a Council subcommittee to work on committee system review for improving the process. The subcommittee met on February 10, and February 24, 2021 and directed staff to address the issue of the Affordable Housing Commission's membership.

THE CITY OF NEWBERG RESOLVES AS FOLLOWS:

1. Resolution No 2018-3457 is repealed.
2. Resolution No. 2021-3728 is adopted as follows:

SECTION 1. Purpose

- 1.1 The purpose of the Newberg Affordable Housing Trust Fund (NAHTF) is to support the development, preservation, and rehabilitation of housing that is affordable to the citizens of Newberg with incomes that do not exceed 80% of the area median income. The NAHTF will have a dedicated source of revenue to provide ongoing funding for housing projects or programs that address the housing needs of these Newberg residents. The primary purpose of the NAHTF is to encourage the development, preservation, and rehabilitation of housing for homeownership or rent, at a cost that will enable very low, low and moderate-income families to afford quality housing while paying no more than thirty percent of gross household income on housing.
- 1.2 To promote the rehabilitation, preservation and production of quality, well-designed rental and ownership housing, the NAHTF will award funds to community development partners that are furthering the NAHTF mission. It is expected that the local contributions made through Newberg's Affordable Housing Trust Fund will maximize the leveraging of state and federal funds, as well as encourage private sector investment in affordable housing.
- 1.3 Understanding the high cost of housing regionally, it is evident that very low, low, and moderate - income households are not being served by the housing market. To address the disparity between the cost of housing and the means of resident household to afford housing, the Newberg Affordable Housing Trust Fund aims to provide direct financial support to projects that retain or increase the supply of needed housing for households earning less than 80% the area median income, which is to be defined through income limits established by the U.S. Department of Housing and Urban Development for Yamhill County, Oregon.
- 1.4 The administrative procedures associated with the Newberg Affordable Housing Trust Fund, including fund administration, determination of eligible applicants, eligible uses and activities, award preferences, eligibility criteria, award process, and selection criteria are hereby established.

SECTION 2. Eligible Applicants

- 2.1 The Newberg Affordable Housing Trust Fund is structured to ensure that many different types of organizations and persons are eligible to receive funds.
- 2.2 Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities and private employers, and private landlords.

SECTION 3. Eligible Uses and Activities

- 3.1** Newberg Affordable Housing Trust Funds shall support the creation or preservation of housing that is affordable to households with incomes that do not exceed 80% of the area median income, as established by the most current U.S. Department of Housing and Urban Development for Yamhill County, Oregon, as determined by the Community Development Director.
- 3.2** Newberg Affordable Housing Trust Funds will be limited to those activities that create, preserve or acquire housing within the Newberg city limits.
- 3.3** Housing developments financed by the NAHTF which receive subsidy, financing, tax credits or other assistance under a State or Federal housing programs, may contain market rate units insofar as permissible under those programs and/or to the extent that they are necessary to support the creation of and/or ongoing sustainability of the affordable housing units in the development. However, Newberg Affordable Housing Trust Funds may not be used to support such market rate units.
- 3.4** Affordable housing units developed utilizing subsidy from the Newberg Affordable Housing Trust Fund shall comply with the income and housing cost limits established by Newberg Municipal Code Section 15.242.030, as amended, and as restricted by a contract prepared by the City of Newberg. The city council reserves the right to make exceptions to the standards established by Newberg Municipal Code Section 15.242.030 for proposed projects it wishes to support and deems further the provision of affordable housing within the community.
- 3.5** The Newberg Affordable Housing Trust Funds can be provided as either a grant or a loan depending on the project or program receiving funding. To retain a significant degree of flexibility, the eligible uses have a broad application including the following:
- 3.5.a Acquisition and construction of new affordable housing.** Eligible acquisition and construction costs include reasonable costs associated with building or land purchase, including but not limited to:
- Purchase price
 - Option costs
 - Financing fees including but not limited to the recording of trust deeds and promissory notes, title searches, and other third party costs related to securing the loan.
 - Appraisal costs
 - Closing costs
 - Inspection fees
 - Title insurance
 - Relocation costs
 - Architectural/engineering fees
 - Permit fees
 - System development charges
 - Construction costs
- 3.5.b Conservation** of energy through the use of “green” technologies provided that the benefits of the energy savings is passed on in the form of reduced costs to the qualified occupants of the affordable housing.

- 3.5.c Land banking** to include the purchase of land to be dedicated toward the development of affordable housing in the near or long-term.
- 3.5.d Predevelopment activities** undertaken by a community development organization in support of the development of affordable housing including planning, architectural services, engineering services, landscape design, legal services, surveys, appraisals, site clearance and demolition, environmental clearance, permit application fees and system development charges. Grant funding for these types of activities may be required to convert to a loan if the project receives full funding. For-profit developers are not eligible to apply for Newberg's Affordable Housing Trust Funds to assist with predevelopment costs.
- 3.5.e Bridge loans** to assist in development of affordable housing (for rental or owner occupancy). Bridge loans are intended to provide funding to permit housing projects to proceed in advance of the availability of permanent project funding. Bridge loan funding is available for acquisition or construction activities.
- 3.5.f Capacity building** for non-profit affordable housing providers in the form of direct grant awards to fund administration of an affordable housing project or program.
- 3.5.g Rehabilitation and emergency repairs** as part of an established program to secure units as affordable or to provide direct benefits to existing very low to moderate income households.

Eligible rehabilitation and emergency repair costs include but are not limited to:

- Architectural/engineering fees
 - Consultations
 - Construction costs
 - Relocation costs
 - Financing fees including but not limited to the recording of trust deeds and promissory notes, title searches, and other third party costs related to securing the loan.
 - Hazardous materials abatement including lead based paint noticing consistent with the Federal Lead Safe Housing Regulations HUD requirements at 24 CFR §35
- 3.5.h Direct benefits** to very low to moderate income households through an established program including down payment assistance, rental assistance, mortgage foreclosure prevention, emergency housing vouchers, homeownership training, renter education, or other programs intended to increase housing opportunities for Newberg's low to moderate income residents.
- 3.5.i Transitional and emergency housing** for homeless individuals and families through an established program to move people toward self-sufficiency.
- 3.5.j Educational programs and services** for potential home owners and renters.
- 3.5.k Other uses as deemed appropriate** by the Newberg City Council as supporting the development or preservation of affordable housing within the City of Newberg.

3.5.1. Manufactured home rehabilitation and repair as part of an established program to secure units as affordable or to provide direct benefits to existing very low to moderate income households.

Eligible rehabilitation and emergency repair costs include but are not limited to:

- Architectural/engineering fees
- Consultations
- Construction costs
- Relocation costs
- Financing fees including but not limited to the recording of trust deeds and promissory notes, title searches, and other third party costs related to securing the loan.
- Hazardous materials abatement including lead based paint noticing consistent with the Federal Lead Safe Housing Regulations HUD requirements at 24 CFR §35

SECTION 4. Program Goals

4.1 To help maintain the effectiveness and long-term viability of the NAHTF, preference will be given to the provision of loans over grants. General criteria of project selection are found in Section 8 of this resolution. In no particular order, the following preferences are provided as general guidance for future applicants for Newberg Affordable Housing Trust Funds.

4.1.a Developments that produce new affordable housing units. New affordable housing units shall include housing units constructed where none had existed previously, abandoned or fire-damaged residential units to be returned to residential use, and non-residential or mixed-use projects in non-residentially-zoned property. Any designated new affordable housing units shall be secured as affordable for future use through the recording of an appropriate legal instrument approved by the city attorney.

4.1.b Developments that provide new affordability. New affordability refers to existing housing where a new level of affordability is provided that does not currently exist. This could occur in rental or ownership housing where the number of affordable units is increased, where a portion of existing units will be made affordable to households at income levels substantially lower than the units previously served, or where the term of affordability on the units will be extended for a period of at least twenty-five (25) years.

4.1.c Developments that improve the energy efficiency and safety of existing affordable housing stock while maintaining affordability of the units.

4.1.d Developments of housing utilizing the land trust model to secure property and perpetual affordability.

4.1.e Developments that include joint ventures between multiple non-profit developers and/or for profit developers, working in partnership, to complete an affordable housing project.

4.1.f Developments that include a joint venture between service providers and non-profit affordable housing developers to create projects that contain additional benefits to low

income individuals in the development of the project, or additional services for the resident upon completion.

- 4.1.g Developments that incorporate the use of “green” building materials, use of energy-efficient appliances, low-water use landscaping, and reduced storm water runoff. In addition, developments that incorporate building design and operational factors that minimize energy use and resource consumption as well as avoid indoor health impact.
- 4.1.h Developments that include affordable units for the disabled and the homeless.
- 4.1.i Projects that propose long-term affordability.
- 4.1.j Projects that are sponsored by non-profit organizations.
- 4.1.k Projects that use private funding sources and State funding sources to leverage the least amount of Newberg's Affordable Housing Trust Funds.

SECTION 5. Fund Administration

The Newberg Affordable Housing Trust Fund (NAHTF) originated through the direction of the Newberg City Council.

- 5.1 The City of Newberg acts as fiduciary agent and administrator of the funds. The city reserves the right to contract certain tasks to most effectively and efficiently achieve its administrative duties.
- 5.2 Funds dedicated to the Newberg Affordable Housing Trust Fund shall be exclusively reserved to support the eligible uses activities identified in Section 3, and shall not be used for the general operation of the city.
- 5.3 The City of Newberg shall accept requests for funding from the NAHTF's Time Sensitive Loan Program from eligible applicants at any time in order to accommodate affordable housing project opportunities that are time sensitive. Coordination with other private and government funding application timelines will help ensure that NAHTF funds are best applied to leverage additional resources in support of the housing projects. Project submittals deemed not time-sensitive will not be approved, but the applicant will be encouraged to submit their proposal to the annual request for proposals (RFP) funding process under the NAHTF's Competitive Awards Program. Also, eligible applicants may submit proposals to the NAHTF's Rental Rehabilitation Loan Program at any time.
- 5.4 The City of Newberg shall annually issue a notice of funding available (NOFA) to announce the availability of funds. The City shall also issue a request for proposals (RFP) for affordable housing projects that are not time sensitive.
- 5.5 As a target in any given year, up to 60 percent of the NAHTF will be available for project loans and up to 25 percent will be available for project grants. The remaining 15 percent of the NAHTF will be available for project contingencies through grants and/or loans.
- 5.6 In any given year, at least 50% of the available funds within the NAHTF shall be available for use through the competitive awards program. In any given year, the city council may make an exception

to this standard to take advantage of affordable housing opportunities.

5.7 The City of Newberg shall form an Affordable Housing Commission (AHC) that consists of five members and one Ex Officio non-voting member appointed by the Mayor with the consent of the city council. Membership of the commission should reflect representative broad interests regarding affordable housing in the community. The Mayor or Council designee shall recommend appointment of a student from a local high school or college as a non-voting Ex-Officio member. Members and the Ex-Officio member of the commission shall be appointed by the established procedures of the City Council. Terms will be for three years based on a calendar year, with staggered appointments. The student Ex-Officio terms will be for one year. The term of each member shall continue until their successors are appointed. There will be a limit of two consecutive terms.

The commission shall review applications for Newberg Affordable Housing Trust Funds to determine project eligibility and evaluate the applications based on the selection criteria. The commission shall provide recommendations to the city council who shall make final award decisions. In addition, the commission shall meet annually to prepare the NAHTF's annual NOFA and RFP for consideration of approval by the city council. Otherwise, the commission will meet as necessary during the year. The commission will meet as needed to advise the City on matters concerning housing affordability such as houselessness, transitional housing, workforce housing.

- 5.8** Newberg Affordable Housing Trust Funds will be allocated in a manner consistent with the threshold criteria provided Section 8, and consistent with state and local public contracting law.
- 5.9** Grant monies received into the NAHTF will have five percent of those monies reserved for administration.

SECTION 6. Match Requirements

- 6.1** The Newberg Affordable Housing Trust Fund is intended to support the development of needed housing. In addition, the City of Newberg believes that projects can become stronger and more successful through the partnership of many organizations. Therefore, the following match requirements apply to projects utilizing grants from the NAHTF.
- 6.1.a** The Newberg Affordable Housing Trust Fund grant contribution shall not exceed 50% of the total project or program cost. Required match can be met utilizing government funding, direct contribution from the applicant, private donations, and the contribution of land, materials or labor to the project.
- 6.1.b** In the case that land previously owned by the applicant is considered as required match, the value of the land shall be determined by a city approved certified appraisal completed by the applicant or real market value from the Yamhill County assessor office provided by the applicant, unless otherwise directed in Oregon Revised Statute or Newberg Municipal Code.
- 6.1.c** The valuation of land, and available equity to be considered as matching funds, shall be verified by the city prior to the disbursement of an NAHTF grant when its value is considered as required matching funds.
- 6.1.d** Donated materials and labor, which are proposed as required match through the development

of a project shall have their value estimated at the time of application. The actual value of these contributions is subject to verification by the city at completion of the project.

6.1.e Award recipients shall provide verifiable accounting for donated labor and materials, when such was necessary to satisfy the NAHTF match requirements.

6.1.f If a recipient of an NAHTF grant has been deemed by the city to have failed to have fulfilled all the necessary grant award match requirements, the city may require a full or partial repayment of any NAHTF grants awarded to a project.

6.2 Approved loans provided by the NAHTF may cover up to 80% of a project's costs. Required match can be met utilizing government funding, direct contribution from the applicant, private donations, and the contribution of land, materials or labor to the project.

SECTION 7. Allocation of Funds

The Newberg Affordable Housing Trust Fund is structured to allow flexibility for the city and housing providers. The establishment of four distinct and separate award processes is intended to provide for both consistency and flexibility of the NAHTF program. Annually, the city shall issue a notice of funding availability (NOFA), announcing the availability of funds in the following year and the types of programs. The city shall issue the NOFA for the year through publication in the Newberg Graphic and on the city's website. The NOFA shall be issued on or near July 1st of the year.

First, there is the competitive awards program. Annually, the city will issue a request for proposals for affordable housing projects of a non-time sensitive nature. Proposals awarded funding through the RFP process shall be done through a competitive basis. Loans and/or grants may be awarded through this program.

Second, there is the time sensitive program. Through this program, applicants requesting funding from the NAHTF may submit requests at any time in the year to accommodate affordable housing project opportunities that are time sensitive. Coordination with other private and government funding application timelines will help ensure that NAHTF funds are best applied to leverage additional resources in support of the housing projects. Loans and/or grants may be awarded through this program.

Third, there is the rehabilitation program. This program is intended to assist private property owners with rental rehabilitation projects or homeowners with rehabilitation projects. Applications for this program may be submitted at any time and need not be considered under the competitive awards program. Applicants seeking funding assistance must be willing to enter into a contractual agreement with the city that will ensure the future affordability of the project units for a specific period of time. Only loans will be awarded through this program.

Fourth, there is the manufactured home rehabilitation and repair grant program. This program is intended to grant NAHTF monies to local non-profit organizations so they can rehabilitate and repair dwellings and make them safe and decent for rental or ownership by low or very low income families. Applications for this program may be submitted at any time and need not be considered under the competitive awards program. Applicants seeking funding assistance must be willing to enter into a grant agreement with the city.

The distribution of any and all NAHTF funds through competitive or non-competitive awards, as described in Sections 7.1 through 7.3, will be in accordance with state and local public contracting laws.

7.1 Competitive Awards Program

The City of Newberg has a limited amount of Newberg Affordable Housing Trust Funds to use each year in comparison to the scope of the housing needs within the community. As a result, it is essential that the funds are used to meet the city's priorities in an efficient and cost-effective manner. To this end, a competitive award process uses a set of award criteria to evaluate proposals received through a request for proposals (RFP) process in terms of how they address the specific priorities outlined in the annual RFP.

The steps for making the competitive grant awards or loans are outlined below.

- 7.1.a** The City of Newberg may issue an RFP Request for proposals on an annual basis depending on availability of funds, providing applicants with a minimum of 45 days to respond to the request. The RFP shall be issued on or near July 1st of the year.
- 7.1.b** City staff shall assess the project proposals to determine if the eligibility criteria are met and shall develop a recommendation to provide to the Newberg Affordable Housing Commission and the city council.
- 7.1.c** The Newberg Affordable Housing Commission will provide applicants the opportunity to make a presentation on their project proposal and provide community members the opportunity to comment by holding a public meeting.
- 7.1.d** The Newberg Affordable Housing Commission will develop an award recommendation to the city council using the NAHTF criteria to determine which projects best meet the city's spending priorities. Each application will be rated on a numeric scale as established in the annual RFP for each criterion of selection (Section 8).
- 7.1.e** The Newberg city council shall make a final decision on the award of Newberg Affordable Housing Trust Funds.
- 7.1.f** The City of Newberg shall prepare an agreement between the city and the award recipient. The agreement shall outline the conditions of award and shall be executed prior to the disbursement of any Newberg Affordable Housing Trust Funds.
- 7.1.g** An award granted to an applicant may be rescinded by the city if the applicant does not initiate the activities identified in response to the RFP in advance of the City's issuance of another RFP.

7.2 Time Sensitive Loan or Grant Program

The City of Newberg recognizes that the nature of affordable housing development is often opportunity driven and time sensitive. Through this program, applications may be submitted at any time during a given year. When applications are received, the city shall review them to determine if the applications meet the city's threshold criteria. If the criteria are met, then the funds may be awarded to, or reserved for, the applicant. Funds available through this process are awarded on a first come, first served basis.

- 7.2.a** Project Eligibility. Projects are eligible to utilize funds for activities listed in Section 3.
- 7.2.b** Project Security. Applicant must demonstrate and commit sufficient collateral to ensure the security of the loan. Security shall be demonstrated based upon an 80% loan to value ratio based upon the most current County Assessor records, unless otherwise recommended by the NAHC and approved by the City Council. Loans shall be secured via recording of a Trust Deed and Promissory Note against the property.
- 7.2.c** Loan Terms.
- (1) Loan amounts will be determined by the proposed project need and amount available within the NAHTF.
 - (2) The standard interest rate is two percent (2%) below the prime rate.
 - (3) The standard term of the loan is two years.
 - (4) The applicant shall pay a loan processing fee equal to one percent (1%) of the loan or \$100.00, whichever is greater.
 - (5) Standard loan terms may be modified by approval of the City Council.
 - (6) The applicant shall enter into an agreement guaranteeing the dwellings will only be occupied by families or individuals meeting the income guidelines.
 - (7) The applicant will be required to pay for all financing fees including but not limited to recording of trust deeds and promissory notes, title searches, and other third party costs related to securing the loan.
- 7.2.d** Process.
- (1) The city manager shall appoint a loan officer to process loan applications.
 - (2) The loan officer will prepare application specifications.
 - (3) The loan officer will review applications for eligibility, and qualify applicants as either standard or preferred applicants. The loan officer may establish a priority for awarding of qualified loans.
 - (4) Prior to awarding any loan, the application will be forwarded to the Newberg Affordable Housing Commission for consideration of recommendation for approval by the Newberg city council.
 - (5) The loan officer shall prepare the necessary documents and agreements to execute and provide for repayment of the loan.

7.3 Rehabilitation Loan Program

7.3.a Purpose

The purpose of the rehabilitation loan program is to loan NAHTF monies to local landlords or homeowners so they can rehabilitate dwellings and make them safe and decent for rental or ownership by low or very low income families.

7.3.b Eligibility

- (1) The dwelling must be within the Newberg city limits.
- (2) The dwelling must be rented to low or very low income families or individuals, or owned by low to very low income families according to income guidelines established by the Affordable Housing Commission. Preference will be given to units

to be rented to very low income families or individuals.

- (3) Repairs shall improve the overall livability of the dwelling by addressing health and safety issues and by making the home more energy efficient and affordable. Priority is placed on the repairs needed to make the home safe and to prevent further deterioration and escalated costs if left unattended. Typical examples of these projects include new roofs, new windows, new electrical wiring, heating system repair/replacement, and utility repairs.
- (4) The applicant shall demonstrate sufficient equity in the property and sufficient ability to repay the loan.
- (5) The applicant shall demonstrate that the rehabilitation could not be accomplished using conventional loan programs.
- (6) Preference shall be given to landlords who live in Newberg or the Newberg area, and who own 10 or fewer rental units, and who own the property outright or have substantial equity in the property.

7.3.c Project Security. Applicant must demonstrate and commit sufficient collateral to ensure the security of the loan. Security shall be demonstrated based upon an 80% loan to value ratio based upon the most current County Assessor records, unless otherwise recommended by the NAHC and approved by the City Council. Loans shall be secured via recording of a Trust Deed and Promissory Note against the property.

7.3.d. Loan Terms

- (1) Loans are available in amounts ranging between \$5,000.00 and \$15,000.00. This amount may be increased up to \$25,000.00 if the need for repairs is justified, if the Newberg Affordable Housing Commission recommends the City Council increase the loan amount, and if adequate equity is established.
- (2) The standard interest rate is two percent (2%) below the prime rate.
- (3) The standard term of the loan is five (5) years.
- (4) The applicant shall pay a loan processing fee equal to one percent (1 %) of the loan or \$100.00, whichever is greater.
- (5) Standard loan terms may be modified by approval of the city council.
- (6) The applicant shall enter into an agreement guaranteeing the dwellings will only be occupied by families or individuals meeting the income guidelines for the loan term.
- (7) The applicant will be required to pay for all financing fees including but not limited to recording of trust deeds and promissory notes, title searches, and other third party costs related to securing the loan.

7.3.e Process

- (1) The city manager shall appoint a loan officer to process loan applications.
- (2) The loan officer will prepare application specifications. The loan officer will receive applications by a date specified in the notice of funding availability. The loan officer will accept applications after that date if funding remains available, and may establish a waiting list for applications in future funding cycles.
- (3) The loan officer will review applications for eligibility, and qualify applicants as either standard or preferred applicants. The loan officer may establish a priority for awarding of qualified loans.
- (4) Prior to awarding any loan, the application will be forwarded to the Affordable Housing Commission for consideration of recommendation for approval by the

Newberg city council.

- (5) The loan officer shall prepare the necessary documents and agreements to execute and provide for repayment of the loan.
- (6) The applicant shall complete all repairs within one year of loan award.

7.4 Manufactured Home Rehabilitation and Repair Grant Program

7.4.a Purpose

The purpose of the manufactured home rehabilitation and repair grant program is to grant NAHTF monies to individuals or local non-profit organizations so they can rehabilitate and repair dwellings and make them safe and decent for rental or ownership to low or very low income families.

7.4.b Eligibility

- (1) The dwelling must be within the Newberg city limits.
- (2) The dwelling must be rented to low or very low income families or individuals, or owned by low to very low income families according to income guidelines established by the Affordable Housing Commission. Preference will be given to units to very low income families or individuals.
- (3) Repairs shall improve the overall livability of the dwelling by addressing health and safety issues and by making the home more energy efficient and affordable. Priority is placed on the repairs needed to make the home safe and to prevent further deterioration and escalated costs if left unattended. Typical examples of these projects include new roofs, new windows, new electrical wiring, heating system repair/replacement, and utility repairs.
- (4) The applicant shall demonstrate sufficient matching funds according to guidelines established by the Affordable Housing Commission.
- (5) The applicant shall demonstrate that the rehabilitation and repair could not be accomplished using conventional loan programs.

7.4.c Project Match. Applicant must demonstrate and commit sufficient matching funds to secure the grant. Matching funds shall be based on a minimum one-third of the project costs, unless otherwise recommended by the NAHC and approved by the City Council. The maximum NAHTF grant amount is 50% of the project cost.

7.4.d. Grant Terms

- (1) Grants are available in amounts ranging between \$200.00 and \$1,000.00.
- (2) Grants may be for multiple projects under the manufactured home rehabilitation and repair program. Grants are available up to \$10,000.00 for multiple projects. This amount may be increased up to \$12,000.00 if the need for repairs is justified, if the Newberg Affordable Housing Commission recommends the City Council increase the grant amount, and if adequate matching funds are established.
- (3) The applicant shall enter into an agreement guaranteeing the manufactured homes will only be occupied by families or individuals meeting the income guidelines for the grant for five years.

7.4.e. Process

- (1) City staff shall assess the project proposals to determine if the eligibility criteria are met and shall develop a recommendation to provide to the Newberg Affordable Housing Commission and the city council.
- (2) The Newberg Affordable Housing Commission will provide applicants the opportunity to make a presentation on their project proposal and provide community members the opportunity to comment by holding a public meeting.
- (3) The Newberg Affordable Housing Commission will develop an award recommendation to the city council using the NAHTF eligibility criteria to determine which projects best meet the city's spending priorities. Each application will be rated on a numeric scale as established in criterion of selection (Section 8).
- (4) The Newberg city council shall make a final decision on the award of Newberg Affordable Housing Trust Funds.
- (5) The City of Newberg shall prepare an agreement between the city and the grant award recipient. The agreement shall outline the conditions of award and shall be executed prior to the disbursement of any Newberg Affordable Housing Trust Funds.
- (6) An award granted to an applicant may be rescinded by the city if the applicant does not initiate the activities identified in grant request.
- (7) The applicant shall complete all rehabilitation and repairs within one year of grant award.

SECTION 8. NAHTF Competitive Grant or Loan Award Threshold and Selection Criteria

- 8.1** The project is considered an eligible use or activity under Section 3, and benefits households earning less than 80% the area median income (threshold verification).
- 8.2** If the project is related to the provision of technical assistance to affordable housing providers, the use of Newberg Affordable Housing Trust Funds functions to increase the capacity of the organization to specifically address the mission of the NAHTF (threshold verification).
- 8.3** Newberg Affordable Housing Trust Funds shall be limited to the minimum amount necessary to complete the project. The lower the percentage of NAHTF funds requested, relative to the full project costs, the higher ranking the project shall be given.
- 8.4** The project addresses the unmet housing needs as identified in the Housing Element of the Newberg Comprehensive Plan.
- 8.5** The lower the income level that is targeted for the benefitting households, the higher the ranking the project shall be given.
- 8.6** The project provides new affordable housing, or new affordability, through retention or rehabilitation of existing housing, within the city. The greater the number of units provided, the higher the ranking the project shall be given.
- 8.7** The project retains the affordable housing units as affordable. The longer period of time the units remain affordable, the higher ranking the project shall be given.
- 8.8** The project addresses energy conservation through the integration of green building technologies in new construction, or achieves greater energy efficiency through rehabilitation of existing housing.

- 8.9 The project maximizes partnerships in the community (volunteers, in-kind contributions, cash contributions, multiple organization involved, etc).
- 8.10 The project utilizes already existing resources in effective and innovative ways. The project shall not duplicate service provided by another organization.
- 8.11 The agency submitting the proposal has the capacity to carry out the project and has had demonstrated successes completing projects of similar scope.
- 8.12 The budget and timeline are thorough and realistic.
- 8.13 The project is ready for implementation.
- 8.14 If the project includes the acquisition of property, the identified property is currently available for acquisition and the applicant has secured either a purchase option or letter of interest from the seller. If the applicant is also applying for federal funding (i.e. Community Development Block Grants or HOME) they should carefully review procurement requirements and limitations before obtaining a purchase option.
- 8.15 The relocation of existing residents will be minimized, and when necessary, the applicant has included accurate relocation assistance costs as part of the project pro forma.
- 8.16 The proposal demonstrates that Newberg Affordable Housing Trust Funds are the most appropriate funding source, and necessary, for the project.
- 8.17 Additional selection criteria may be developed and included in the annual RFP to best direct Newberg Affordable Housing Trust Funds toward an identified priority need. Numeric rankings for each of the selection criteria shall be incorporated into the annual RFP.

SECTION 9. Fund Revenue

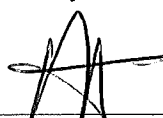
- 9.1 The city manager is directed to create a new budget department code within the existing Fund 14 for monies within the NAHTF. Monies within the budget under line 14-4120-602000, Housing Authority Loans, shall be placed in this new department code.
- 9.2 All new revenue brought into the NAHTF shall be done so with the approval of the city council.

➤ **EFFECTIVE DATE** of this resolution is the day after the adoption date, which is: April 6, 2021.

ADOPTED by the City Council of the City of Newberg, Oregon, this 5th day of April, 2021.


Sue Ryan, City Recorder

ATTEST by the Mayor this 8th day of April, 2021.


Rick Rogers, Mayor

MEMORANDUM

TO: Newberg Affordable Housing Commission

FROM: Leanne Wagener, Assistant Planner

SUBJECT: NAHTF and CET Award Allocation Statuses for Affordable Housing Commission Meeting

DATE: July 15, 2024

STATUS OF FY 2023-2024 AFFORDABLE HOUSING TRUST FUND AWARD ALLOCATION

On July 3rd, 2024, Newberg City Council held a public meeting during which Leanne Wagener, Assistant Planner, presented the Affordable Housing Commission's recommendation for the Affordable Housing Trust Fund award allocation for the 2023-2024 fiscal year. The presentation was listed on the agenda as "Review and Authorization of Funding to the 2023-2024 Notice of Funding Availability for the Newberg Affordable Housing Trust Fund Grant to Newberg Area Habitat for Humanity in the amount of \$28,580". Meeting details can be found here: <https://www.newbergoregon.gov/citycouncil/page/city-council-7>

During the meeting, City Council voted unanimously to approve the award allocation of \$28,580 to the Newberg Area Habitat for Humanity from the Newberg Affordable Housing Trust Fund Time Sensitive Grant Program.

STATUS OF FY 2023-2024 CONSTRUCTION EXCISE TAX FUND AWARD ALLOCATION

The City Council agenda for July 15th, 2024, included the Affordable Housing Commission's recommendation for the Construction Excise Tax Fund award allocations for the 2023-2024 fiscal year. The item was listed on the agenda as "Review and Authorization of Funding for Applications to the 2023-2024 Notice of Funding Availability for the Newberg Construction Excise Tax Fund". This same presentation will now be made on August 19th, 2024, by Leanne Wagener, Assistant Planner, due to calculation errors being caught prior to the original meeting.

Ms. Wagener will present the recommended award allocation of \$262,500 to the Yamhill County Housing Corporation, and the remaining CET fund monies available in the first disbursement round to Catholic Charities of Oregon, Edlen & Company and Community Wellness Collective in partnership with Providence, in the amount of \$48,191.97.

MEMORANDUM

TO: Newberg Affordable Housing Commission
FROM: Leanne Wagener, Assistant Planner
SUBJECT: Staff Updates for Affordable Housing Commission
DATE: July 16, 2024

The following updates are provided to keep the Affordable Housing Commission aware of ongoing activities within the Community Development Department and other departments that have occurred since the Commission's most recent meeting.

HB 2006 Workshop Tentatively Scheduled for Fall 2024

The Community Development Department has tentatively scheduled a community workshop for Fall 2024 to fulfill obligations associated with HB 2006 compliance relating to rent burdened households. The date of this workshop has not yet been announced but Affordable Housing Commissioners will be encouraged to both attend and help the City ensure that interested stakeholders know about the meeting once it is scheduled.

Cities with populations over 10,000 where greater than 25% of rented households pay more than 50% of monthly income on rent must hold at least one public meeting to discuss rent burden causes and potential solutions. The intent HB 2006 is to increase local awareness of rent burden causes and potential solutions that can be taken at the local level, collect housing related information, and assist cities in housing planning efforts. Details related to the legislation and past activities in Newberg are available online at newbergoregon.gov/planning/page/hb-4006-rent-burdened-households.

Community Development Block Grants in Yamhill County

Yamhill County continues to be active in administering and obtaining community development block grants. On June 17, 2024, Newberg City Council adopted a resolution closing the 2021 Newberg Rehabilitation Project which was responsible a \$500,000 community development block grant that completed immediate health and safety repairs for 30 manufactured homes in Yamhill County and was administered by the Yamhill County Affordable Housing Corporation and Housing Authority of Yamhill County.

On July 8, 2024, Business Oregon [announced](#) a new round of community development block grant awards. The release listed the City of McMinnville as a recipient and stated:

The City of McMinnville's Housing Rehabilitation Program will use this funding to provide grant funds to approximately 30+ low- to moderate-income owner-occupied homeowners within the McMinnville, Dayton, and Newberg area who are unable to qualify for financing and have no other access to home improvement resources. The City will partner with Yamhill County Affordable Housing Corporation and the Housing

Authority of Yamhill County, who will provide CDBG housing rehabilitation grants up to \$15,000 each. The funding will be used for home repairs essential to preserving the structural and service integrity of stick-built and mobile homes to support household health and safety.

The City of Newberg is an active member of the Yamhill County Affordable Housing Corporation, and details related to this nonprofit organization are available online at hayc.org/non-profit-info. Additional details related to Business Oregon's Business Development Block Grant Program is available at oregon.gov/biz/programs/cdbg/pages/default.aspx.