



NEWBERG AFFORDABLE HOUSING COMMISSION AGENDA

Tuesday, November 1, 2016 1:30 PM,

Permit Center Conference Room, 414 E. First Street, Newberg OR

- I. CALL MEETING TO ORDER**
- II. ROLL CALL**
- III. APPROVAL OF MINUTES – July 26, 2016 and August 23, 2016**
- IV. PUBLIC COMMENTS**
- V. COMMUNITY DEVELOPMENT BLOCK GRANT UPDATE**
- VI. DISCUSSION ON MANUFACTURED HOME REHABILITATION AND REPAIR GRANT PROGRAM APPLICATION AND GUIDELINES**
- VII. ACCESSORY DWELLING UNITS IN R-1**
- VIII. NEWBERG HOUSING TASK FORCE UPDATE**
- IX. TRUST FUND ACTIVITY**
 - A. Notice of Funding Availability
 - B. Newberg Affordable Housing Trust Fund Recapitalization
 - C. Priorities/Tasks
 - D. South Newberg Area
- X. OTHER BUSINESS**
- XI. NEXT MEETING – January 24, 2017**
- XII. 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.

NEWBERG AFFORDABLE HOUSING COMMISSION MINUTES

Tuesday, July 26, 2016, 1:30 PM

Newberg City Hall Permit Center Conference Room

414 E. First Street

CALL MEETING TO ORDER

Chairman Stuart Brown opened the meeting at 1:45 PM.

ROLL CALL

Members Present: Stuart Brown, Chair Steve Comfort Mike Gougler

Members Absent: Terry Emery E.C. Bell

Staff Present: Doug Rux, Community Development Director

APPROVAL OF MINUTES

Approval of the April 26, 2016 Newberg Affordable Housing Commission Meeting Minutes.

MOTION: Gougler/Comfort approve the Affordable Housing Commission minutes for April 26, 2016.
Motion carried (3 Yes/0 No).

PUBLIC COMMENTS – None.

COMMUNITY DEVELOPMENT BLOCK GRANT UPDATE

CDD Doug Rux provided an update that the pre-application paperwork had been submitted. A full application packet had been provided to the City and we are working with the Housing Authority of Yamhill County (HAYC) on compiling formal application. Darcy Reynolds will be completing the application and City staff will be reviewing and providing requested information. Chair Stuart asked about the process. CDD Rux provided the background history over the past six months and noted that we placed in the FY 2016-2017 budget revenue of \$400,000 and expenditure of \$400,000. It was also noted that HAYC had prepared a similar application for the City of McMinnville in the past and has experience if compiling the application material. Chair Stuart asked if the Commission could assist with any inventory work. CDD Rux indicated our GIS is compiling data on the location of manufactured home parks and the number of units.

AMENDING POLICIES AND PROCEDURES FOR ADMINISTRATION OF THE AFFORDABLE HOUSING TRUST FUND - MICRO LOAN/GRANT PROGRAM MANUFACTURED HOME MAINTENANCE AND REPAIR

CDD Rux provided an overview of the proposed modification to the policies and procedures based on feedback for the Commission at their April 26, 2016 meeting. This included modifications to Sections 3.5.g., 3.5.1, 7, 7.2, 7.3, 7.3.a., 7.3.b.(2) and new Section 7.4.

Commissioner Comfort inquired if Section 7.4.a. should have the word “to” removed and add the words “individual or” before the words local non-profit.

Chair Brown inquired if in Section 7.4.b.(5) if a non-profit could provide an affidavit to meet the demonstration requirement that a repair could not be accomplished using conventional loans programs. CDD Rux indicated that could be part of the Guidelines to be developed.

CDD Rux distributed and discussed the Trust Fund's finances and what is actually available in the fund based on research going back to FY 2012-2013. He also noted that to fund the grant program a supplemental budget would be required to move dollars out of contingency and to reduce that amount that is currently budgeted for loans. It was also stated that a contract with the Council of Governments for program assistance is being prepared to go before the City Council.

Chair Brown inquired about the funding distribution that is contained in Section 5.5 and if that would need to be changed in order to establish the grant program. Commission members discussed a possible split between loans, grants and contingency and agreed on a 60% loans, 25% grants and 15% contingency as the distribution split.

CDD Rux referred to Section 7.4.d.(3) on how many years of occupancy is required for families meeting income guidelines. Commission members discussed and agreed on five years.

CDD Rux recapped the proposed modifications by the Commission which included Section 5.5 to a 60% loans, 25% grants, 15% contingency; Section 7.4.a to add the words "individuals or" before local non-profits; drop the word "to" in 7.4.a; Section 7.4.d.(2) change the word "Gran" to "Grants"; and 7.4.d.(3) to insert the word "five" for the years a manufactured home has to be occupied by families or individuals meeting the income guidelines.

Chair Stuart inquired about the Notice of Funding Availability (NOFA) and the timeline to get that approved with the changes to the Policies and Procedures. CDD Rux indicated a special meeting on August 23 of the Commission. The City Council would be reviewing the Policies and Procedures changes on August 15 and the NOFA on September 19.

MOTION: Gougler/Comfort to accept the proposed changes with the modifications noted by the Commission in CDD Rux's notes.
Motion carried (3 Yes/0 No).

NOTICE OF FUNDING AVAILABILITY

Chair Brown opened the discussion on the NOFA. CDD recapped the proposed document, indicated the template is the same as last year and that the Median Household income number went down from last year. Commissioners discussed the possible reasons for the income reduction. Further NOFA discussions were tabled to the August 23 meeting.

OTHER BUSINESS

Chair Stuart brought up some additional items on resurrecting the Affordable Housing Action Committee based on conversations with E.C. Bell and Rick Rogers. The Commission had a general discussion on what the role was of the Affordable Housing Action Committee. Could the role of the Commission be expanded? CDD Rux was requested to do some research.

Commissioner Gougler highlighted the issues with adding elements to houses, gingerbread, that increases the price, activities that developed the Flexible Development Track that have not worked, costs of SDC in Newberg verses other communities such as Dayton with Newberg's being higher, stormwater requirements have added cost. He suggested not doing the Action Committee and there is a need to fix existing rental units to make the existing inventory more livable and sustainable. The Commission discussed what the merits would be of an Ad

Hoc group or expanding the roles and responsibilities of the Commission. The cost of Radon testing was raised and has increased the cost of building homes. The topic of HAYC's Deskin's Commons project was discussed and issues in development of that project. The question was raised if Newberg could do a debrief with developers on projects to better understand the difficulties in constructing homes.

NEXT MEETING – August 23, 2016

ADJOURNMENT

<p>MOTION: Gougler/Comfort motion to adjourn. Motion carried (3 Yes/0 No).</p>

The meeting adjourned at 3:15 p.m.

Approved by the Newberg Affordable Housing Commission on November 1, 2016.

Recording Secretary

Affordable Housing Commission Chair

NEWBERG AFFORDABLE HOUSING COMMISSION MINUTES

Tuesday, August 23, 2016, 1:30 PM

Newberg City Hall Permit Center Conference Room

414 E. First Street

CALL MEETING TO ORDER

Chairman Stuart Brown opened the meeting at 1:35 PM.

ROLL CALL

Members Present: Stuart Brown, Chair (via phone) Steve Comfort Mike Gougler Terry Emery

Members Absent: E.C. Bell

Staff Present: Doug Rux, Community Development Director

APPROVAL OF MINUTES

None.

PUBLIC COMMENTS – None.

COMMUNITY DEVELOPMENT BLOCK GRANT UPDATE

CDD Doug Rux provided an update that the application. Preparation of the grant application is underway.

AMENDING POLICIES AND PROCEDURES FOR ADMINISTRATION OF THE AFFORDABLE HOUSING TRUST FUND - MICRO LOAN/GRANT PROGRAM MANUFACTURED HOME MAINTENANCE AND REPAIR

CDD Rux noted the City Council approved the proposed modifications to the Policies and Procedures. Copies were handout to Commission members.

DISCUSSION ON MANUFACTURED HOME REHABILITATION AND REPAIR GRANT PROGRAM APPLICATION AND GUIDELINES

CDD Rux spoke to the Finance Director about a supplemental budget. There could be up to \$15,225 available as grants for the Manufactured Home Rehabilitation and Repair Grant Program. CDD Rux also reviewed the approved Policies and Procedures changes approved by City Council and noted that he spoke with Mr. Rick Rogers about a home owner who is in need of some minor repairs that might be eligible for this program.

CDD Rux referred the Manufactured Home Rehabilitation and Repair Grant Program draft grant application materials in the packet reviewing the highlights of available funding. The Commission makes recommendations to the City Council and other application elements including a written narrative were discussed. Attachment A contains the Application Eligibility, Minimum Threshold Criteria, and Scored Application Criteria. The question was raised if points should be assigned or not to the Eligibility requirements. The Commission discussed the option to score or not and that scoring provides some accountability and removes subjectivity. The Commission discussed that Eligibility and Minimum Threshold are more a yes/no/not applicable while the

Scored application section could be scored. The Commission overall attempt was to make the process simpler rather than more complex.

Commissioner Emery asked about match requirements. Can match be cash or in-kind? Chair Stuart thought it should be cash. CDD Rux noted that Guidelines need to be established.

Commissioner Emery inquired if the original intent was to be cash. Chair Stuart indicated that conversations with Habitat was for a cash match. CDD Rux noted he could put that in the draft Guidelines.

CDD Rux indicated that in-kind could be above the cash match to not be above the 50% grant amount. The Commission discussed this clarification and was ok with that approach.

CDD Rux noted the five year occupancy requirement for individuals or families would go into the grant agreement document, if the grant recipient does not spend the funds within one year the grant award would have to be returned or the portion of unspent grant funds. The Commission discussed and agreed to the approach.

CDD Rux identified that Reporting requirements need to be in Guidelines and will be developed.

NOTICE OF FUNDING AVAILABILTY

Chair Brown opened the discussion on the NOFA. CDD Rux recapped the proposed document, indicated the template is the same as last year and that the Median Household income number went down from last year. Commissioners discussed the possible reasons for the income reduction. A review of the noted changes occurred. The application deadline suggested is December 6.

CDD Rux reviewed the budget for a second solicitation, if necessary

MOTION: Gougler/Comfort to accept the proposed changes contained in the packet.
Motion carried (4 Yes/0 No).

OTHER BUSINESS

None.

NEXT MEETING – October 25, 2016

ADJOURNMENT

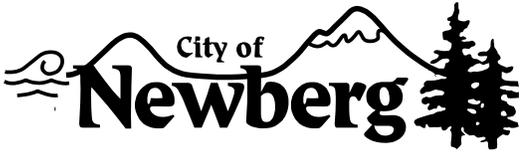
MOTION: Gougler/Comfort motion to adjourn.
Motion carried (4 Yes/0 No).

The meeting adjourned at 2:09 p.m.

Approved by the Newberg Affordable Housing Commission on November 1, 2016.

Recording Secretary

Affordable Housing Commission Chair



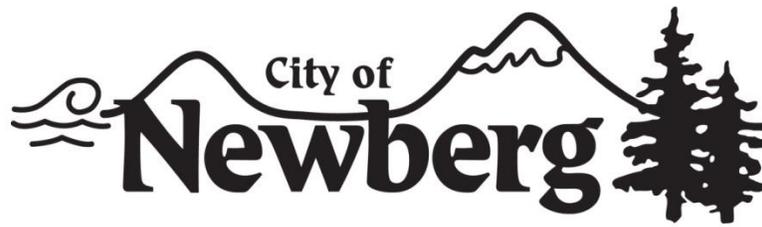
Community Development Department
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MEMORANDUM

TO: Newberg Affordable Housing Commission
FROM: Doug Rux, Community Development Director
SUBJECT: Revised Draft Manufactured Housing Rehabilitation and Repair Grant Program
DATE: November 1, 2016

Attached is the revised draft grant application and scoring matrix for the Manufactured Housing Rehabilitation and Repair Grant Program. The revisions are based on the Commission's discussion on August 23, 2016. We will be discussing this document at our meeting. We also will need to discuss developing guidelines that are referred to in the Policies and Procedures for income and matching funds.

Attachment: 1. Revised Draft Manufactured Housing Rehabilitation and Repair Grant Program Application



Newberg Affordable Housing Trust Fund Funding Request Application FY 2016-2017 Manufactured Home Rehabilitation and Repair Grant Program

NOTE: Applications may be submitted at any time for the Manufactured Home Rehabilitation and Repair Grant Program. Applications are to be submitted to Doug Rux, Community Development Director by email at doug.rux@newbergoregon.gov or by postal mail via City of Newberg, PO Box 970, Newberg, Oregon, 97132 or by hand delivery to City Hall, 414 E. First Street.

If you would like to request a Word format version of this application please contact Doug Rux at doug.rux@newbergoregon.gov

Available Funds:

Grants are available in amounts ranging between \$200.00 and \$1,000.00.

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.

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.

Project name:

Individual or Organization name:

Is your organization a non-profit?

Contact name/title:

Mailing address:

Telephone:

Email address:

Total project cost:

Requested amount of funding: Please specify amount of grant funds you are requesting.

Amount and description of matching resources being contributed to the project:

Project partners and their contributions to the project:

Estimated project beginning and completion date:

Please briefly describe the affordable housing problem you are trying to solve and how your project helps in solving that challenge:

Please describe how your project will address the Manufactured Home Rehabilitation and Repair Grant Program Eligibility and Selection Criteria described in “Attachment A” of this form, including additional documentation/evidence as needed:

ATTACHMENT A

Newberg Affordable Housing Trust Fund FY 2016-2017 Manufactured Home Rehabilitation and Repair Grant Program

Application Eligibility	Scoring
1. The dwelling must be within the Newberg city limits.	Y/N/NA
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.	Y/N/NA
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 unattended. Typical examples of these projects include new roofs, new windows, new electrical wiring, heating system repair/replacement, and utility repairs.	Y/N/NA
4. The applicant shall demonstrate sufficient matching funds according to guidelines established by the Affordable Housing Commission.	Y/N/NA
5. The applicant shall demonstrate that the rehabilitation and repair could not be accomplished using conventional loan programs.	Y/N/NA
6. 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.	Y/N/NA
7. The budget and timeline are thorough and realistic (evidence of construction and/ or service costs required with application).	Y/N/NA
Minimum Threshold Criteria	Scoring
8. The project is considered an eligible use or activity under Section 3, and benefits households earning less than 80% of the area median income (threshold verification)*.	Y/N/NA
9. 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).	Y/N/NA
10. The project is ready for implementation.	Y/N/NA
11. 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	Y/N/NA

or HOME) they should carefully review procurement requirements and limitations before obtaining a purchase option.	
12. That 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.	Y/N/NA
13. The proposal demonstrates that the Newberg Affordable Housing Trust Funds are the most appropriate funding source, and necessary, for the project.	Y/N/NA
Scored Application Criteria	Potential Points
14. The project provides new affordable housing, or new affordability, through retention or rehabilitation of existing housing, within the city.	Y/N
15. 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.	Y/N
16. The project addresses energy conservation through the integration of green building technologies in new construction, or achieves greater energy efficiency and cost savings to tenants through rehabilitation of existing housing.	Y/N
17. The project maximizes partnerships in the community (volunteers, in-kind contributions, cash contributions, multiple organization involved, etc.).	Y/N
18. The project utilizes already existing resources in effective and innovative ways. The project shall not duplicate services provided by another organization.	Y/N
19. The agency submitting the proposal has the capacity to carry out the project and has had demonstrated successes completing projects of similar scope.	Y/N
20. The budget and timeline are thorough and realistic (evidence of construction and/ or service costs required with application).	Y/N
21. 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.	Y/N
Total Potential Points	???????

*FOR 2016, the Median Household Income for the City of Newberg was \$54,856.

DEFINITIONS:

“Gross Income” (GI) is income before taxes for all members of one family in the previous twelve months. Income can be derived from salaries, investments, self-employment, farming, and other sources. Assets such as a house or a farm are not income. For people who have wages, gross income means the figure that they would have received in their paychecks if there were no taxes. Gross income before taxes when applied to farm income means the figure that results when farm expenses are subtracted from farm sales. Gross income also includes unemployment and

disability compensation, worker's compensation and severance pay; and welfare assistance payments.

“Family” means all persons living in the same household who are related by birth, marriage or adoption.

“Median Household Income” (MHI) includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. Although the household income statistics cover the past 12 months, the characteristics of individuals and the composition of households refer to the time of application. Thus, the income of the household does not include amounts received by individuals who were members of the household during all or part of the past 12 months if these individuals no longer resided in the household at the time of application. Similarly, income amounts reported by individuals who did not reside in the household during the past 12 months but who were members of the household at the time of application are included. However, the composition of most households was the same during the past 12 months as at the time of application, as defined by the U.S. Census.

DRAFT

Manufactured Home Rehabilitation and Repair Grant Program Guidelines

Income

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. (Section 1.1)

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. (Section 7.4.b.(2))

Preference will be given to units to very low income families or individuals. (Section 7.4.b.(2))

The applicant shall demonstrate that the rehabilitation and repair could not be accomplished using conventional loan programs (Section 7.4.b.(5))

Matching Funds

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. (Section 7.4.c.)

In-kind match can be above the cash match but not above the 50% maximum grant amount.

Grant Terms

The five year occupancy requirement for individuals or families shall be included in the grant agreement document.

If a grant recipient does not spend the awarded funds within one year the grant award would have to be returned or that portion of unspent grant funds.

Reporting

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.d.(3))

A quarterly report shall be submitted to the Commission on the expenditure of funds, number of projects funded, the address of the manufactured homes that are being repaired, cash match amounts.

A final report at the end of the first year after funding is awarded shall be submitted to the Commission on the expenditure of funds, number of projects funded, the address of the manufactured homes that are being repaired, cash match amounts. The Commission shall forward the report to the City Council.

DRAFT

Agency	Program	Eligible Grantees	Newberg x/ /	Grant/Loan	Eligible Activities
U.S. Department of Housing and Urban Development	Rural Housing and Economic Development (RHED)	Eligible applicants are local rural non-profits, community development corporations (CDCs), federally recognized Indian tribes, state housing finance agencies (HFAs), and state community and/or economic development agencies.	x		
U.S. Department of Agriculture - Rural Development	Community Facilities Direct Loan & Grant Program	Eligible borrowers include: public bodies, community-based non-profit corporations, Federally-recognized Tribes. Eligible areas include cities, villages, townships and towns with no more than 20,000 residents	x		
	Housing Preservation Grants	Areas that may be served include: rural areas and towns with 20,00 or fewer people.	x		
	Housing Development Grant Program ("Trust Fund")	Eligible applicants include for-profit businesses, local government entities, nonprofit organizations, including, but not limited to cities, counties, housing authorities, nonprofit community or neighborhood-based organizations, regional or statewide nonprofit housing entities, and private individuals or corporations.	/	Both	Eligible activities include: new construction, rehabilitation, and/or acquisition of low- and very low-income housing units; pre-development costs, such as pre-construction or pre-rehabilitation, planning, engineering or feasibility studies, appraisals, architectural plans, site acquisition, etc. incurred no more than six months prior to application.
Oregon Housing and Community Services	General Housing Account Program ("Capacity Building")	Eligible entities include housing authorities and non-profit organizations with affordable housing as an objective in their by-laws or articles of incorporation, and a strong background in providing affordable housing.	x	Grant	Oregon Housing and Community Services will fund capacity-building activities that increase an organization's skills and ability to develop, preserve, and operate housing affordable to low- and very-low-income Oregonians. OHCS will fund the following activities to achieve the program objective: (1) Capacity Building Activity Grants and (2) Training and Technical Assistance
	HELP Program	Eligible Applicants for HELP funds include units of general local government and nonprofit organizations which propose to construct, acquire and/or rehabilitate rental housing for Households with Very Low Incomes.	?	Grant	Eligible activities include: construction, acquisition and/or rehabilitation of rental housing to be occupied by households with very low incomes. The Department has, at its discretion, set aside HELP funds for three (3) distinct populations: Homeless, including victims of domestic violence (Housing PLUS definition only), and group homes for persons with developmental disabilities or chronic mental illness.
	HOME Investment Partnerships Program (HOME)	Eligible applicants include individuals, local governments, nonprofit and for-profit organizations including, but not limited to, cities, counties, housing authorities, nonprofit community-based organizations such as community housing development organizations (CHDOs), community development corporations (CDCs), and community action programs (CAPs).	?	Both	Projects proposed for HOME funding must provide permanent or long-term transitional housing. Overnight shelters, public facilities, residential care facilities, student housing, or housing for workers on a seasonal basis are not eligible for HOME funding. Projects must be located within the boundaries of the State's HOME Program.
Oregon Community Foundation	Health & Wellbeing of Vulnerable Populations (30%-40% of grants)	Must have 501(c)(3) status as a public entity (not a private foundation) or have a qualified fiscal sponsor. Cannot apply until previous grant funded project(s) have been completed and reports submitted. Cannot apply for the same project twice. Must have 501(c)(3) status as a public entity (not a private foundation) or have a qualified fiscal sponsor.	?	Grant	Objectives include the following: 1. Improve community-based health and wellness, including oral and mental/behavioral health 2. Address basic human needs, such as food, housing and related services 3. Improve the quality of life, safety and self-sufficiency of at-risk populations Activities Typically Not Eligible for Community Grant Funding include: Grants to subsidize participation (scholarships) or re-granting programs
	Capacity-Building Projects	Cannot apply until previous grant funded project(s) have been completed and reports submitted. Cannot apply for the same project twice.	?	Grant	Examples of Eligible Activities: 1. Collaborating with other organizations to improve services or eliminate duplication 2. Developing and implementing long-term strategic plans 3. Refining communications, marketing and outreach
The Kresge Foundation	Healthy Housing and Neighborhoods	Eligible entities include: Government entities in the United States.	/		This is an open grant opportunity for organizations working to address: 1. Policies, systems change and communication to connect health and housing 2. Policies that promote healthy housing and mitigate the impacts of substandard housing 3. Innovative investments that connect community development, health and housing
Rural Community Assistance Corporation (RCAC)	Affordable Housing Loan Program	Eligible entities include: nonprofit developers, local government agencies and tribal governments for low-income housing projects. Projects must be located in rural areas with populations of 50,000 or less in Oregon. For government housing program borrowers, the area must be eligible under the program guidelines, such as the USDA 502 program's specific population limits	/		Eligible projects include single family and multifamily housing projects that serve very-low or low-income households and may include mixed income projects. (RCAC financing is limited to the low-income portion of mixed income projects.)
Mercy Loan Fund		Loan recipients include non-profit housing and community development corporations; limited partnerships with a non-profit managing general partner; consumer-controlled cooperatives; mission driven for-profit developers of affordable housing; and public agencies, such as housing authorities.	/	Loan	Mercy Loan Fund loans include acquisition, construction or rehabilitation loans; bridge loans to tax-credit projects to cover equity pay-in period; and secured predevelopment loans.
Wells Fargo	Community Development	Wells Fargo makes contributions to organizations with tax-exempt status under Section 501(c)(3) of the U.S. Internal Revenue Code, as well as qualified tribal and governmental agencies, including public school systems.	/		Wells Fargo supports the improvement of low- and moderate-income communities through programs that: 1. Create and sustain affordable housing 2. Promote economic development by financing small businesses or farms 3. Revitalize and stabilize communities 4. Provide job training and workforce development
Local Resources		Linkage fee Transient Lodging Tax Restaurant Tax Sale of City surplus land Business registration tax Developer impact fee Demolition tax TIF			The most common revenue source for a city housing trust fund is introducing a linkage program as part of the zoning ordinance. These are impact fees placed on non-residential developers to offset the strain the development's employees may have on the housing supply. Along with linkage fees, many jurisdictions also use inclusionary zoning in-lieu fees. Other cities have committed various fees, such as condominium conversion fees or demolition fees, along with taxes, including property taxes, real estate excise taxes, and hotel and motel taxes.

City Housing Trust Funds

Dedicated Revenue Sources

2013 Summary

<i>Jurisdiction</i>	<i>Housing Trust Fund</i>	<i>Revenue Sources</i>	<i>Other Funds</i>
Juneau, Alaska	Housing Trust Fund	General Fund and State Capital Budget	
Tempe, Arizona	Housing Trust Fund	Private developer agreement payments	
Tucson, Arizona	Housing Trust Fund	MF rental conversion fee Unexpended funds from Utility Services LI Assistance Program	
Anaheim, California	Housing Trust Fund	Transient occupancy tax	
Berkeley, California	Housing Trust Fund	Residential Impact fees Developer impact fees	Other
Citrus Heights, California	Affordable Housing Trust Fund	Developer impact fees Inclusionary in-lieu fees	Other
Cupertino, California	Affordable Housing Fund	Developer impact fees	
Elk Grove, California	Affordable Housing Fund	Developer impact fees	
Livermore, California	Housing Trust Fund	Inclusionary in-lieu fees	Program income
Long Beach, California	Housing Trust Fund	Transient occupancy tax	
Los Angeles, California	Affordable Housing Trust Fund	Tax increment financing General Fund (DWP)	Federal funds
Mammoth Lakes, California	Housing Trust Fund	Transient occupancy tax	State and Federal funds
Menlo Park, California	Below Market Rate Housing Program	Developer impact fees	Loan repayments

Morgan Hill, California	Senior Housing Trust Fund		
Oakland, California	Affordable Housing Trust Fund	Developer impact fees Tax Increment boomerang funds	
Oxnard, California	Affordable Rental Housing Trust Fund	Developer impact fees	
Palo Alto, California	Affordable Housing Fund	Developer impact fees	Other
Pasadena, California	Housing Trust Fund	Developer impact fees	
Petaluma, California	Housing Fund	Developer impact fees Inclusionary in-lieu fees Tax increment financing	
San Diego, California	Housing Trust Fund	Developer impact fees	
San Francisco City and County, California	Housing Trust Fund	Tax Increment boomerang funds Business License fees Transient occupancy tax	Developer impact fees Inclusionary in-lieu fees
San Jose, California	Housing Trust Fund	Increased tax increment funds Inclusionary in lieu fees	
Santa Cruz, California	Affordable Housing Trust Fund	Inclusionary in-lieu fees	
Santa Monica, California	Citywide Housing Trust Fund	Developer impact fees Inclusionary in-lieu fees	
Santa Rosa, California	Housing Trust	Tax increment financing Inclusionary in-lieu fees Reserve; Bond financing	GF: real estate transfer tax growth. Contributions
West Hollywood, California	Affordable Housing Trust Fund	Developer impact fees	Program income
Boulder, Colorado	Community Housing Assistance Program	Property tax Housing Excise tax	General fund
Longmont, Colorado	Affordable Housing Fund	Inclusionary in-lieu fees	General fund
Atlanta, Georgia	Beltline Housing Trust Fund	Tax increment funds	

Savannah, Georgia	Affordable Housing Trust Fund	General fund	
Arlington Heights Village, Illinois	Housing Trust Fund	Inclusionary in-lieu fees Annual tax exempt bond cap transfers	future gaming revenue from slot machines
Chicago, Illinois	Low Income Housing Trust Fund	City Corp funds	
Evanston, Illinois	Affordable Housing Fund	Demolition tax Inclusionary in-lieu fees	
Highland Park, Illinois	Affordable Housing Trust Fund	Residential demolition tax	Equity from refinancing housing
Bloomington, Indiana	Housing Trust Fund		
Indianapolis, Indiana	Housing Trust Fund	Electronic filing fees for property sales disclosure forms Document recording fees	Foundation and donor Health and Hospital Corporation
Council Bluffs, Iowa	Housing Trust Fund	Public/private funds	
Dubuque, Iowa	Housing Trust Fund	Public/private funds	
Sioux City, Iowa	Housing Trust Fund	Public/private funds	
Lawrence, Kansas	Housing Trust Fund		
Louisville, Kentucky	Affordable Housing Trust Fund	National Mortgage Settlement Funds General fund	
Massachusetts	Community Preservation Act	155 communities: property tax	State matching funds
Boston, Massachusetts	Neighborhood Housing Trust	Developer impact fees	
Boston, Massachusetts	AFSCME Council 93 AFL-CIO Housing Trust Fund	Union agreement	
Cambridge, Massachusetts	Affordable Housing Trust	Developer impact fees	MA CPA Program Harvard 20/20 Program
Salem, Massachusetts	Housing Trust Fund	Developer contribution	Repayments

Somerville, Massachusetts	Housing Trust Fund	Developer impact and inclusionary zoning fees	
Ann Arbor, Michigan	Housing Trust Fund	Sale of city-owned property PUD developer fees	
Duluth, Minnesota	Housing Investment Fund	Casino revenues	
Minneapolis, Minnesota	Affordable Housing Trust Fund	Housing revenue bond fees Miscellaneous funds	General fund and federal funds
St. Paul, Minnesota	Neighborhood STAR Program	Sales tax	
St. Louis, Missouri	Affordable Housing Trust Fund	Use tax	
New Jersey	Fair Housing Act	296 communities: developer fee	
Jersey City, New Jersey	Affordable Housing Trust Fund	Developer impact fee	
Albuquerque, New Mexico	Workforce Housing Trust	GO bond revenues	
Santa Fe, New Mexico	Community Housing Trust	Developer contributions	
New York, New York	Battery Park City Housing Trust Fund	Excess lease revenues	
Asheville, North Carolina	Housing Trust Fund		General fund
Charlotte, North Carolina	Housing Trust Fund	Bond revenues	
Ashland, Oregon	Housing Trust Fund	Rehab loan repayments	
Bend, Oregon	Housing Trust Fund	Percent of valuation on building permits	
Portland, Oregon	Housing Investment Fund		General fund
Philadelphia, Pennsylvania	Housing Trust Fund	Document recording fees	Interest earnings
Charleston, South Carolina	Lowcountry Housing Trust		General Fund Contribution
Knoxville, Tennessee	Affordable Housing Trust Fund		General Fund
Nashville, Tennessee	Barnes Fund for Affordable Housing		General Fund

Austin, Texas	Housing Trust Fund		General Fund
San Antonio, Texas	Housing Trust	Finance corporation bonds Interest and earnings	Housing finance
Salt Lake City, Utah	Housing Trust Fund	RDA commitments	
Burlington, Vermont	Housing Trust Fund	Develper fees Condominium conversion fees Housing replacement fees Inclusionary in-lieu fees. Property tax	
Montpelier, Vermont	Revolving Loan Fund	Property tax	
Alexandria, Virginia	Housing Opportunities Fund		
Manassas, Virginia	Housing Trust Fund		Federal and other funds
Bainbridge Island, Washington	Housing Trust Fund		General fund Contribution
Bellingham, Washington	Housing Levy Program	Property tax levy	
Seattle, Washington	Housing Levy Program	Property tax levy	
Madison, Wisconsin	Affordable Housing Fund		General fund Federal funds
Milwaukee, Wisconsin	Housing Trust Fund	Bond revenues	

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