



NEWBERG AFFORDABLE HOUSING COMMISSION AGENDA

Tuesday, September 1, 2026, 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. PUBLIC COMMENTS**
- IV. REVIEW AND CONSIDERATION OF: [NAHTE RESOLUTION REVISIONS](#)**
- V. ITEMS FROM COMMISSIONERS**
- VI. NEXT MEETING – OCTOBER 27, 2026**
- VII. 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.

MEMORANDUM

TO: Newberg Affordable Housing Commission

FROM: Leanne Wagener, Associate Planner

SUBJECT: NAHTF Resolution 2021-3730 Revision Review

DATE: September 1, 2026

REVIEW OF RESOLUTION 2021-3730

During the Newberg Affordable Housing Commission (NAHC) meeting held on April 28, 2026, commission members expressed interest in posting a Notice of Funding Availability (NOFA) for the available balance of the fund subject to review of adopted policy and procedure for trust fund awards. Research yielded that the format of policy and procedures governing the Newberg Affordable Housing Trust Fund (NAHTF) was established through a series of Resolutions and an Ordinance adopted during the years 2012 – 2021.

After review of the latest Resolution (2021-3730) associated with the NAHTF, staff presented the NAHC with a proposed Resolution revision and NOFA for consideration during the July 28th meeting. After discussion and deliberation, commissioners requested that staff revise the Resolution to reflect current interest in awards and staff capacity to facilitate future Notice of Funding Availability (NOFA). A summary of the revision requests by the NAHC are as follows:

- Remove the Time Sensitive Grant Award
- Remove loan options that were onerous for staff to facilitate
- Add requirement for non-profit entities to show proof of 501c3 status at the time of application for awards
- Prioritize grant awards for non-profit entities
- Staff edits as necessary for clarity and administrative purposes

The goal of the September 1st meeting is for the commission to review staff revisions and make any further requests prior to staff presenting updates to the NAHTF resolution to City Council and requesting Council direction on whether to issue a NOFA. The draft revisions to Resolution 2021-3730 follow this memorandum and is listed as “Attachment 1”.

**STATUS OF FY 2026-2027 AFFORDABLE HOUSING TRUST FUND AWARD
BALANCE**

City of Newberg Finance Director, Kady Strode, has confirmed that the balance of the NAHTF is \$72,177. Withholding the required 5% administrative fee, the available balance for awards is **\$68,568.15.**

ATTACHMENTS:

1. Draft Revisions to Resolution 2021-3730

ATTACHMENT 1
Draft Revisions to Resolution 2021-3730

RESOLUTION 2021-3728 DRAFT REVISIONS

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 households 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.

2.2.a Non-profit organizations must have proof of 501(c)(3) status at the time of funding application submittal.

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 impacts.
- 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 notices of funding available (NOFA) to announce the availability of funds, **subject to availability and City Council authorization**. ~~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. **Such exceptions may include awards up to the total current fund balance minus the required 5% to be retained for administrative purposes.**

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, t~~The commission will meet as necessary during the year **to prepare NAHTF NOFAs and RFPs and conduct other business.** The commission will meet as needed to advise the City on matters concerning housing affordability such as houselessness, transitional housing, **and** workforce housing.

5.8 Newberg Affordable Housing Trust Funds will be allocated in a manner consistent with the threshold criteria provided **in** 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 **the** 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~~ **three** distinct and separate award processes is intended to provide for both consistency and flexibility of the NAHTF program. ~~Annually,~~ **Subject to funding availability and City Council authorization,** the city shall issue a notice of funding availability (NOFA), announcing the availability of funds in the following year and the types of **approved** 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~~ **The** city will issue ~~a request~~ **s** for proposals for affordable housing projects **on a competitive basis.** ~~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. Loans shall be awarded to selected for-profit entities, and grants shall be awarded to selected non-profit entities 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~~ **Second,** there is the rehabilitation **grant** 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~~ **grant** 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,~~ **Third**, there is the manufactured home rehabilitation and repair grant program. This program is intended to ~~grant~~ **award** 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 P**roposals) ~~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 NAHTE.~~
- ~~(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~~ Grant Program

7.3.a Purpose

The purpose of the rehabilitation ~~loan~~ grant program is to ~~loan~~ award 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.

7.4.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.~~ **up to \$2500 for a single project without a match, and up to \$5000 with a match of 1:1 to non-NAHTF monies.**
- ~~(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)~~(2) 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.

~~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.~~ **up to \$2500 for a single project without a match, and up to \$5000 with a match of 1:1 to non-NAHTF monies.**

- (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)(2) 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. **Higher ranking shall be given for The projects shall that use matching funds from non-City sources and those that do not duplicate services** 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 **General Fund ledger code within the Community Development Department** ~~budget department code within the existing Fund 14 for to manage NAHTF 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: _____, 2026.

Adopted by the City Council of Newberg, Oregon, this _____ day of _____, 2026.

Rachel Thomas, City Recorder

Attest by the Mayor this _____ day of _____, 2026.

Bill Rosacker, Mayor