



NEWBERG AFFORDABLE HOUSING COMMISSION AGENDA

Tuesday, January 27, 2015, 1:30 PM

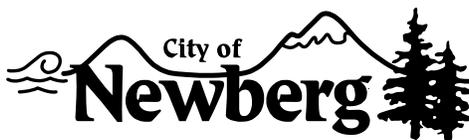
Permit Center Conference Room, 414 E. First Street, Newberg OR

- I. CALL MEETING TO ORDER**
- II. ROLL CALL**
- III. APPROVAL OF MINUTES – April 22, 2014 & October 28, 2014**
- IV. PUBLIC COMMENTS**
- VI. RENTAL REHABILITATION PROGRAM – MWCOG Proposal Details**
- VII. NEXT MEETING – February 24, 2015**
- VIII. OTHER BUSINESS**
- IX. ADJOURNMENT**

ATTACHMENTS

- 1. Meeting minutes from April 22, 2014 & October 28, 2015
- 2. MWVCOG memo re: Newberg Affordable Housing Trust Fund Program, dated December 10, 2014, with attachments
- 3. Resolution No. 2012-2988

ACCOMMODATION OF PHYSICAL IMPAIRMENTS: In order to accommodate persons with physical impairments, please notify the City Recorder's Office 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 City Recorder at (503) 537-1283. For TTY services please dial 711.



**NEWBERG AFFORDABLE HOUSING COMMISSION
Meeting Minutes**

Tuesday, April 22, 2014 1:30 PM,

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

- I. CALL MEETING TO ORDER** – Chairman Brown called the meeting to order at 1:33 p.m.
- II. ROLL CALL** Present: Stuart Brown, Terry Emory, Steve Comfort
Staff: David Beam, Economic Development Planner and meeting recorder
- III. APPROVAL OF MINUTES** – The commissions approved the January 28, 2014 meeting minutes unanimously.
- IV. PUBLIC COMMENTS** - None
- V. GRANT PROJECT UPDATE** – Mr. Beam reported that the grant project was completed. Love, Inc. had replaced the water and air heating system at their shelter. Mr. Beam also handed out pictures of the improvements at the project site.
- VI. TRUST FUND PROGRAM DEVELOPMENT**

A. Review grant program process – Overall, the commissioner felt we had a good initial process. It was suggested that the application evaluation form be examined further to help the commission ensure that the best project is selected, given the most important goals of the NAHTF. Specifically, the weighting of the application review criteria may need to be changed for this to be accomplished. Mr. Beam will send out the current evaluation form prior to the next meeting so that the commissioners can determine what sort of suggested changes they would recommend. This issue will be discussed further at the next meeting.

Also, the commissioners suggested that we strongly encourage applicants to keep their focus their project presentations on how their project fits well the NAHTF's program criteria instead of describing their respective organization.

Finally, the commission thought it may be good to go through a strategic objectives and planning process regarding the NAHTF program. Such a process may reveal other areas that the commission may want work on to further the goals of the NAHTF. Some of the suggested changes may require proposing some changes to the ordinance/resolution that established the NAHTF for consideration by the city council.

B. Rental housing loan program – The commission ranked actions they may like to take to promote this program. The following is ranking of the actions:

1. Develop a fact sheet about the program.
2. Contact private owners of rentals by mail (estimated at 2,000).
3. Develop a list of property managers that may be able to utilize the program. Mike Corey may be able to help with such a list. Also, develop a list of potential users outside of property

managers. Finally, develop a workshop to promote program. First American Title may be able to help sponsor the workshop. Get workshop certified for CE credits for realtors
NOTE: Develop a program hotline of for the program. This action was unranked.

C. Growing the trust fund - The commission ranked actions they may like to take to increase the assets of the fund. The following is ranking of the actions:

1. Requests lottery funds that Yamhill County receives annually.
2. Direct code enforcement fines to the fund.
3. Pursue various grants and charitable donations. Partner with George Fox University. Attach small fee for every accessory dwelling unit constructed.
4. Request that real estate agents, companies and/or title companies donate a small portion of their commission/fees (\$5 to \$10?) to the fund.
5. Use proceeds from “unclaimed properties” (need to define)

VII. MEETING SCHEDULE – The commission decided to meeting regularly on a quarterly basis (every three months). The next scheduled meeting would be on July 22nd.

VIII. OTHER BUSINESS – Chair Brown suggested that he would try to schedule the first of two planned meetings with local realtors and property managers about the programs of the NAHTF, especially the rental rehabilitation loan program. He will work with Jan Winder of First American Title to schedule these meetings. Mr. Beam will work with Chair Stuart to prepare the materials for the presentations. Members of the commission will be invited to attend these meetings.

Also, Mr. Brown will arrange a meeting with the Mayor and representatives of George Fox University discuss potential partnerships that would assist with the housing needs of university students, such as the encouragement of accessory dwelling units.

IX. ADJOURNMENT – The meeting was adjourned at 3 p.m.

Approved by the Newberg Affordable Housing Commission this 27th day of January, 2015.

AYES:

NO:

ABSENT:

ABSTAIN:

Minutes Recorder
Sue Ryan

Affordable Housing Commission Chair
Stuart Brown

NEWBERG AFFORDABLE HOUSING COMMISSION MINUTES

Tuesday, October 28, 2014, 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 Terry Emery

Staff Present: David Beam, Associate Planner
Steve Olson, Interim Building and Planning Director
Sue Ryan, City Recorder

Also Present: John Safstrom, Business Loan Manager for Mid Willamette Valley Council of Governments (via phone)
Steve Comfort

APPROVAL OF MINUTES

Approval of August 26, 2014, Newberg Affordable Housing Commission Meeting Minutes.

MOTION: Brown/Emery approved the Affordable Housing Commission minutes for August 26, 2014.
Motion carried (2 Yes/0 No).

RENTAL REHABILITATION PROGRAM – APPLICATION AND IMPLEMENTATION

Associate Planner David Beam talked about research he had done to find out about rental rehabilitation programs. He said some of the programs he found have a number of requirements related to federal funding. He recommended creating simple processes that accomplish what is needed.

John Safstrom, Business Loan Program Manager for MWVCOG, said they were interested more in direction from the Commission before looking at what they could do. He said COG had rehabilitation programs but not tied to rentals. He said many of the steps in the other programs were good to follow for documentation of the way to minimize problems when loaning money. He said what kind of standard or how would they assess the applications and also how much they would lend against the property. He said it was to make sure they are paid back including if there is a sale or foreclosure of the property.

There was discussion on how to proceed with COG's assistance. Commissioner Emery said she needed more details on what would constitute the program before developing forms. Chairman Brown said there is qualifying criteria, a compliant application process and the delivery process as three primary components. There was discussion on how in the commercial world there are fees to cover the program costs but is it possible to do some of the work in-house to not require fees to cover the costs. There was discussion on how to maximize the money available for loans and not program costs. AP Beam asked for a month to work on the applications with COG and ways to come up with the money to do the work.

There was discussion on the loan size amounts and what work could be accomplished. There was discussion on the different forms in the packet from Yamhill County and Woodburn's programs.

NEXT MEETING – January 27, 2015

OTHER BUSINESS – AP Beam said they were working on developing an RFP to hire someone to seek grants to augment the current fund. There was discussion on the definition of entitled communities and how it could curb competition for different types of funding.

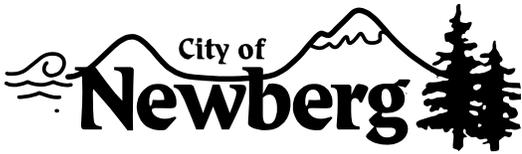
ADJOURNMENT – The meeting adjourned at 2:20 p.m.

Approved by the Newberg Affordable Housing Commission on January 27, 2015.

Recording Secretary

Affordable Housing Commission Chair

DRAFT



Planning and Building Department
P.O. Box 970 ▪ 414 E First Street ▪ Newberg, Oregon 97132
503-537-1240 ▪ Fax 503-537-1272 ▪ www.newbergoregon.gov

MEMORANDUM

TO: Newberg Affordable Housing Commission
FROM: Jessica Pelz, AICP, Associate Planner
SUBJECT: Newberg Affordable Housing Trust Fund Program
DATE: January 20, 2015

We received a memo from the Mid-Willamette Valley Council of Governments (MWVCOG) on December 10, 2014, regarding staffing the proposed Newberg Affordable Housing Trust Fund Program (NAHTF) and recommendations for growing and improving the program. The memo includes an attachment detailing proposed tasks, roles, and responsibilities for the program, along with three scenarios correlated with revising the terms and amortization schedule for rental rehabilitation loans. The proposal would also require changes to Resolution No. 2012-2988, which established policies and procedures for administration of the NAHTF, particularly sections 6.2, 7.2.c, and 7.3.c. Please review the attached materials for discussion at our meeting on January 27, 2015. A representative from the MWVCOG will be at the meeting, so it will be a good opportunity to ask questions, discuss details, and give detailed feedback on the proposal.

Due to staffing changes at the city, we are in discussion with the MWVCOG to potentially have them staff the Affordable Housing Commission in lieu of city staff. We will keep you informed of any changes in our process and personnel as we continue this process.

memo



Mid-Willamette Valley Council of Governments

To: Newberg Affordable Housing Commission (NAHC)
David Beam, Economic Development Planner

Date: December 10, 2014

From: Renata Wakeley, Community Development Director and
John Safstrom, Loan Program Manager
Mid Willamette Valley COG

Re: Newberg Affordable Housing Trust Fund Program

ISSUE:

The City of Newberg and the Newberg Affordable Housing Commission (NAHC) seek assistance from COG in staffing the Newberg Affordable Housing Trust Fund (NAHTF) Program.

BACKGROUND:

In March 2012, the Newberg City Council established the Newberg Affordable Housing Trust Fund (NAHTF) to support the development, preservation, and rehabilitation of housing that is affordable to the citizens of Newberg within incomes that do not exceed 100% of the area median income.

In October 2014, City of Newberg (CITY) staff contacted the Mid-Willamette Valley Council of Governments (COG) to discuss staffing assistance for the NAHTF as COG provides similar services in the area. Staff has provided a summary “responsible parties” or scope of work to better outline program responsibilities and a draft contract to provide said services for the City’s review and approval.

As COG manages a number of revolving loan funds in the area, additional suggestions on growing the NAHTF are described under the “Recommendations” section below.

RECOMMENDATIONS:

Considering the stated purpose of the NAHTF is, in part, to have a dedicated source of revenue to provide ongoing funding for housing projects and programs that address the housing needs of Newberg residents, the following recommendations are also provided for consideration by the NAHC and CITY:

- **Participation Rate:** Require larger fund match/leveraging from applicant rather than allowance of up to 100% of project costs as permitted under 6.2 of Resolution.
- **Interest Rates:** Requiring loan interest rates be set at 2% below prime has become problematic with our current lower rate environment. A suggested alternative could be a more flexible

policy, such as letting the NAHC set interest rates on a loan by loan basis. By using the alternative flexible interest rate policy, more program interest and principal income can be realized to relend to more parties.

- **Revise Terms/Amortization under Rental Rehabilitation Loans:** The current rate schedule is set at 7 years of 84 months. By reducing the repayment schedule/timeline, funds are revolved/returned more expediently to relend without major impact to the borrower. For example:
 - a) At \$4,000, a 60-month/1.75% loan would approximate a \$66/month repayment
 - b) At \$4,000, a 48-month/3.75% loan around approximate a \$90/month repayment.
- **Loan Review Procedures:** Work with the COG to create a streamlined loan application review and approval process with a goal of accommodating a 10-day turnaround response from date of a complete loan application. Suggested loan review procedures may be found in the draft scope of work. Upon finalizing a set of final loan review procedures, the COG will draft an agreement for loan administration services provided by the COG to CITY.
- **Grant Funding:** Authorize City staff, with assistance from COG, to pursue grant fund applications from various public and private foundations and granting programs to help grow the fund for future lending.

Attachments: 1. Sample CITY and COG contract/scope of work for staffing of the AHTF Program

**Newberg Affordable Housing Trust Fund Program –
Processing Roles & Responsibilities**

TASK 1: DEVELOPMENT OF NEEDED PROCESS AND FORMS (1 month)

1. Draft additional application forms for clients (for all three programs- annual competitive awards for affordable housing, time sensitive program for leveraging of funds, and rental housing rehab program) using the template from previous cycles and revised based upon staff comments;
2. Draft revised RFQ documents/solicitations related to yearly award processes (set to advertise yearly on or near July 1st of every year, as funds permit);
3. Draft informational materials and brochures regarding the three (3) programs;
4. Submit draft forms to staff and Newberg Affordable Housing Commission (NAHC) for final review and approval;
5. Finalize application forms, loans documents, brochures

NTE amount of \$1,600 billed at hourly rate of \$80 (estimated at 20 hours)

TASK 2: FUND ADMINISTRATION (ongoing)

1. **Staff all initial public inquiries regarding all loan programs and availability/guidelines**
 - Promote loan/grant programs
 - Respond to questions associated with the three (3) program purposes/uses/ approval criteria and loan brochure.
 - COG loan documenting servicing specialist.

Responsible party: CITY

2. **Lead annual competitive awards RFQ, application process and advertisements.**

Responsible party: CITY

3. **Application submissions and reviews**
 - CITY staff to conduct initial application submission reviews to determine if minimum eligibility criteria are met.
 - CITY staff to provide technical assistance on submitted application.
 - COG to staff Newberg Affordable Housing Commission (NAHC) meetings and review of applications and write staff reports to NAHC
 - COG to staff NAHC meetings and presentations by applicants, as requested by CITY
 - COG to assist NAHC in recommendations to Newberg City Council (for all 3 programs)

Responsible party: COG/CITY/Newberg Affordable Housing Commission (NAHC)

4. City Council decision

- City Council reviews the COG memo/ NAHC recommendation and makes the final decision on the application.
- COG staff to be available to attend City Council meetings, as requested

Responsible party: COG/City Council

5. COG drafts the loan documents

- If the City Council approves the loan, the COG prepares the draft loan documents for signature review.

Responsible party: COG

6. City reviews & comments on the draft loan documents

- The COG sends the draft loan documents to the City Planning & Building Director, or designee to circulate to the appropriate city staff for their review.
- City reviews and submits any comments or concerns about the documents to the COG (target city review time: 1 week).

Responsible party: City

7. COG prepares the final loan documents.

- COG incorporates any changes needed to the loan documents.

Responsible party: COG

8. Borrower signs documents.

- If the loan involves real estate transaction, borrower signs documents at the escrow company's office.

Responsible party: Borrower, COG

9. Loan is funded.

- COG sends documents to the city to sign.

Responsible party: City, COG

10. Loan servicing

- CITY staff conducts servicing of yearly loan payments (invoices and collection)
- COG staff conducts loan term compliance reviews and monitoring such as current insurance on property, property taxes current, etc. on an annual basis

Responsible party: City, COG

11. Loan closeout

Responsible Party: COG staff drafts all loan closeout documentation for CITY signatures and recording.

Compensation Details

1. **Technical assistance and loan collection assistance activities** when requested by **CITY** staff shall be compensated at the professional Loan Officer hourly rate of \$87.00 and the Loan Documentation and Servicing Specialist hourly rate of \$50.00 (which includes salary and all overhead costs including travel).
2. **Loan packaging and closing activities** shall be compensated at the professional Loan Officer hourly rate of \$87.00 and the Loan Documentation and Servicing Specialist hourly rate of \$50.00 (which includes salary and all overhead costs including travel)
3. **Loan servicing and reporting activities**, which include monitoring and verifying the provisions of all loan agreements, maintaining current documentation of insurance and tax payments, collecting and reviewing financial statements from each borrower on at least an annual basis, and preparing and annual loan program activity report to the **CITY**, **COG** shall be compensated at the professional Loan Officer hourly rate of \$87.00 and the Loan Documentation and Servicing Specialist hourly rate of \$50.00 (which includes salary and all overhead costs including travel)
4. As requested by the **CITY**, the **COG** Loan Program Manager shall be compensated at the hourly rate of \$100 (which include salary and all overhead costs including travel).

Scenario 1: Example of Fund that can lend and award \$4,000 grant per year (grant requires \$80,000 funds to lend, not including Note Rec)

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Totals
Beginning Funds	\$ 80,000	\$ 70,871	\$ 80,369	\$ 81,285	\$ 81,242	\$ 81,327	\$ 80,678	
Grants	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (28,000)
Loans	\$ (4,000)	\$ (8,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)	\$ (13,000)	\$ (80,000)
Loan Fees	\$ 100	\$ 200	\$ 200	\$ 300	\$ 300	\$ 200	\$ 100	
Principal Repaid	\$ 542	\$ 1,635	\$ 3,018	\$ 5,104	\$ 7,226	\$ 9,386	\$ 11,583	\$ 38,494
Loan Interest Earned	\$ 66	\$ 187	\$ 322	\$ 514	\$ 670	\$ 789	\$ 871	\$ 3,419
COG one time Program Exp	\$ (1,600)							\$ (1,600)
Less Admin Expenses	\$ (237)	\$ (524)	\$ (624)	\$ (961)	\$ (1,111)	\$ (1,024)	\$ (887)	\$ (5,368)
New Funds to Capitalize		\$ 20,000	\$ 12,000	\$ 14,000	\$ 12,000	\$ 9,000	\$ 6,400	\$ 73,400
Ending Funds	\$ 70,871	\$ 80,369	\$ 81,285	\$ 81,242	\$ 81,327	\$ 80,678	\$ 81,745	

Portfolio Loans Outstanding	\$ (3,458)	\$ (9,823)	\$ (16,805)	\$ (26,701)	\$ (34,475)	\$ (40,089)	\$ (41,506)	
Fund Balance (Funds + Loans)	\$ 74,329	\$ 90,192	\$ 98,090	\$ 107,943	\$ 115,802	\$ 120,767	\$ 123,251	
Number of Loans by Year	1	2	2	3	3	2	1	14

Loans in Portfolio/Yr	\$ 1	3	5	8	11	13	14	
Loan Processing Exp/Loan								
1 hour \$87	\$ 87	\$ 174	\$ 174	\$ 261	\$ 261	\$ 174	\$ 87	
2 hours \$50	\$ 100	\$ 200	\$ 200	\$ 300	\$ 300	\$ 200	\$ 100	
Total	\$ 187	\$ 374	\$ 374	\$ 561	\$ 561	\$ 374	\$ 187	

Loan Servicing								
1 Hour Per Loan Per Year	\$ 50	\$ 150	\$ 250	\$ 400	\$ 550	\$ 650	\$ 700	
Total Administration Exp	\$ 237	\$ 524	\$ 624	\$ 961	\$ 1,111	\$ 1,024	\$ 887	

Loan Amounts (Princ/Int)	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7
\$ 4,000	\$ 66	56	46	36	26	16	6
	\$ 542	551	561	571	581	591	602
\$ 8,000	\$ 131	112	92	72	52	32	12
	\$ 1,084	1102	1122	1142	1162	1182	1204
\$ 10,000	\$ 164	140	116	91	66	40	14
	\$ 1,355	1379	1403	1428	1452	1479	1505
\$ 15,000	\$ 246	210	174	137	99	61	21
	\$ 2,032	2068	2105	2142	2179	2218	2257

Scenario 2: Example of Fund that can lend and award \$4,000 grant per year (grant requires \$80,000 funds to lend, including Note Rec)

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Totals
Beginning Funds	\$ 80,000	\$ 70,871	\$ 70,269	\$ 64,185	\$ 54,142	\$ 46,227	\$ 40,441	
Grants	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (4,000)	\$ (28,000)
Loans	\$ (4,000)	\$ (8,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)	\$ (13,000)	\$ (80,000)
Loan Fees	\$ 100	\$ 100	\$ 200	\$ 300	\$ 300	\$ 300	\$ 100	
Principal Repaid	\$ 542	\$ 1,635	\$ 3,018	\$ 5,104	\$ 7,226	\$ 9,386	\$ 11,583	\$ 38,494
Loan Interest Earned	\$ 66	\$ 187	\$ 322	\$ 514	\$ 670	\$ 789	\$ 871	\$ 3,419
COG one time Program Exp	\$ (1,600)							\$ (1,600)
Less Admin Expenses	\$ (237)	\$ (524)	\$ (624)	\$ (961)	\$ (1,111)	\$ (1,261)	\$ (937)	\$ (5,655)
New Funds to Capitalize		\$ 10,000	\$ 5,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 31,000
Ending Funds	\$ 70,871	\$ 70,269	\$ 64,185	\$ 54,142	\$ 46,227	\$ 40,441	\$ 39,058	

Portfolio Loans Outstanding	\$ (3,458)	\$ (9,823)	\$ (16,805)	\$ (26,701)	\$ (34,475)	\$ (40,089)	\$ (41,506)	
Fund Balance (Funds + Loans)	\$ 74,329	\$ 80,092	\$ 80,990	\$ 80,843	\$ 80,702	\$ 80,530	\$ 80,564	
Number of Loans by Year	1	2	2	3	3	3	1	15

Loans in Portfolio/Yr	\$ 1	3	5	8	11	14	15	
Loan Processing Exp/Loan								
1 hour \$87	\$ 87	\$ 174	\$ 174	\$ 261	\$ 261	\$ 261	\$ 87	
2 hours \$50	\$ 100	\$ 200	\$ 200	\$ 300	\$ 300	\$ 300	\$ 100	
Total	\$ 187	\$ 374	\$ 374	\$ 561	\$ 561	\$ 561	\$ 187	

Loan Servicing								
1 Hour Per Loan Per Year	\$ 50	\$ 150	\$ 250	\$ 400	\$ 550	\$ 700	\$ 750	
Toal Administration Exp	\$ 237	\$ 524	\$ 624	\$ 961	\$ 1,111	\$ 1,261	\$ 937	

Loan Amounts (Princ/Int)	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	
\$ 4,000	\$ 66	56	46	36	26	16	6	
	\$ 542	551	561	571	581	591	602	
\$ 8,000	\$ 131	112	92	72	52	32	12	
	\$ 1,084	1102	1122	1142	1162	1182	1204	
\$ 10,000	\$ 164	140	116	91	66	40	14	
	\$ 1,355	1379	1403	1428	1452	1479	1505	
\$ 15,000	\$ 246	210	174	137	99	61	21	
	\$ 2,032	2068	2105	2142	2179	2218	2257	

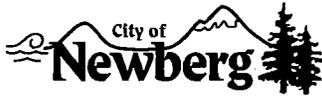
Scenario 3: Example of Fund that can lend and award \$4,000 grant per year (grant requires \$80,000 funds to lend, not including Note Rec)

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Totals
Beginning Funds	\$ 80,000	\$ 70,821	\$ 64,369	\$ 57,435	\$ 47,692	\$ 40,227	\$ 35,041	
Grants	\$ (4,000)							\$ (4,000)
Loans	\$ (4,000)	\$ (8,000)	\$ (10,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)	\$ (15,000)	\$ (82,000)
Loan Fees	\$ 100	\$ 200	\$ 200	\$ 300	\$ 300	\$ 300	\$ 100	
Principal Repaid	\$ 542	\$ 1,635	\$ 3,018	\$ 5,104	\$ 7,226	\$ 9,386	\$ 11,583	\$ 38,494
Loan Interest Earned	\$ 66	\$ 187	\$ 322	\$ 514	\$ 670	\$ 789	\$ 871	\$ 3,419
COG one time Program Exp	\$ (1,600)							\$ (1,600)
Less Admin Expenses	\$ (287)	\$ (474)	\$ (474)	\$ (661)	\$ (661)	\$ (661)	\$ (287)	\$ (3,505)
New Funds to Capitalize								\$ -
Ending Funds	\$ 70,821	\$ 64,369	\$ 57,435	\$ 47,692	\$ 40,227	\$ 35,041	\$ 32,308	
Portfolio Loans Outstanding	\$ (3,458)	\$ (9,823)	\$ (16,805)	\$ (26,701)	\$ (34,475)	\$ (40,089)	\$ (43,506)	
Fund Balance (Funds + Loans)	\$ 74,279	\$ 74,192	\$ 74,240	\$ 74,393	\$ 74,702	\$ 75,130	\$ 75,814	
Number of Loans by Year	1	2	2	3	3	3	1	15

Loan Processing Exp/Loan								
1 hour \$87	\$ 87	\$ 174	\$ 174	\$ 261	\$ 261	\$ 261	\$ 87	
2 hours \$50	\$ 100	\$ 200	\$ 200	\$ 300	\$ 300	\$ 300	\$ 100	
Total	\$ 187	\$ 374	\$ 374	\$ 561	\$ 561	\$ 561	\$ 187	

Loan Servicing								
2 hours \$50	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	
Toal Administration Exp	\$ 287	\$ 474	\$ 474	\$ 661	\$ 661	\$ 661	\$ 287	

Loan Amounts (Princ/Int)	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	
\$ 4,000	\$ 66	56	46	36	26	16	6	
	\$ 542	551	561	571	581	591	602	
\$ 8,000	\$ 131	112	92	72	52	32	12	
	\$ 1,084	1102	1122	1142	1162	1182	1204	
\$ 10,000	\$ 164	140	116	91	66	40	14	
	\$ 1,355	1379	1403	1428	1452	1479	1505	
\$ 15,000	\$ 246	210	174	137	99	61	21	
	\$ 2,032	2068	2105	2142	2179	2218	2257	



RESOLUTION No. 2012-2988

**A RESOLUTION ESTABLISHING POLICIES AND PROCEDURES FOR
ADMINISTRATION OF THE CITY OF NEWBERG'S AFFORDABLE
HOUSING TRUST FUND**

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 city council adopt an affordable housing trust fund and adopt policies and procedures for administration of that fund.
3. On March 5, 2012, the Newberg City Council approved 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. The policies and procedures for administration of the Newberg Affordable Housing Trust Fund establish eligible uses, eligible applicants, method by which funds are awarded, and selection criteria.
5. The city council understands the changing nature of the housing market and corresponding housing needs. Therefore, the council has established flexible policies and procedures for administering the Newberg Affordable Housing Trust Fund (NAHTF) that can respond to changing market conditions and opportunities.

THE CITY OF NEWBERG RESOLVES 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 100% 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 100% 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 100% of the area median income, as defined by the Newberg planning and building director, using the best available data.
- 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
- Appraisal costs
- Closing costs
- Interest
- 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
- Hazardous materials abatement including lead based paint noticing consistent with the Federal Lead Safe Housing Regulations HUD requirements at 24 CFR §35

Rehabilitation loans to the owners of owner-occupied dwellings are not eligible uses of the NAHTF.

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.

SECTION 4. Program Goals

4.1 To help maintain the effectiveness and long-term viability of the NAHTF, preferences will 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 anytime 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 80 percent of the NAHTF will be available for project loans and up to 5 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 three members 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 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.
- 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 100% of a project's costs.

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 three 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 rental rehabilitation program. This program is intended to assist private property owners with rental 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.

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 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.

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.

7.2.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 Rental Rehabilitation Loan Program

7.3.a Purpose

The purpose of the rental rehabilitation loan program is to loan NAHTF monies to local landlords so they can rehabilitate dwellings and make them safe and decent for rental to 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, 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 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 and 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 seven 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.

7.3.d 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

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 100% 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.

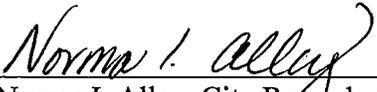
SECTION 9. Fund Revenue

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 17, 2012.

ADOPTED by the city council of the City of Newberg, Oregon, this 16th day of April, 2012.



Norma I. Alley, City Recorder

ATTEST by the council president this 19th day of April, 2012.



Denise Bacon, Council President