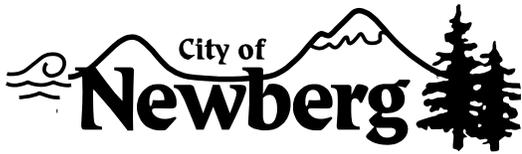




**NEWBERG AFFORDABLE HOUSING COMMISSION AGENDA**  
**Tuesday, August 23, 2016 1:30 PM,**  
Permit Center Conference Room, 414 E. First Street, Newberg OR

- I. CALL MEETING TO ORDER**
- II. ROLL CALL**
- III. APPROVAL OF MINUTES – None**
- IV. PUBLIC COMMENTS**
- V. COMMUNITY DEVELOPMENT BLOCK GRANT UPDATE**
- VI. AMENDING POLICIES AND PROCEDURES FOR ADMINISTRATION OF THE AFFORDABLE HOUSING TRUST FUND - MICRO GRANT PROGRAM MANUFACTURED HOME MAINTENANCE AND REPAIR UPDATE**
- VII. DISCUSSION ON MANUFACTURED HOME REHABILITATION AND REPAIR GRANT PROGRAM APPLICATION AND GUIDELINES**
- VIII. NOTICE OF FUNDING AVAILABILITY – AFFORDABLE HOUSING TRUST FUND**
- IX. TRUST FUND ACTIVITY**
  - A. Priorities/Tasks
  - B. Newberg Affordable Housing Trust Fund Recapitalization
  - C. South Newberg Area
- X. NEXT MEETING – October 25, 2016**
- XI. OTHER BUSINESS**
- XI. 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.*



**Community Development Department**  
P.O. Box 970 ▪ 414 E First Street ▪ Newberg, Oregon 97132  
503-537-1240 ▪ Fax 503-537-1272 ▪ [www.newbergoregon.gov](http://www.newbergoregon.gov)

## MEMORANDUM

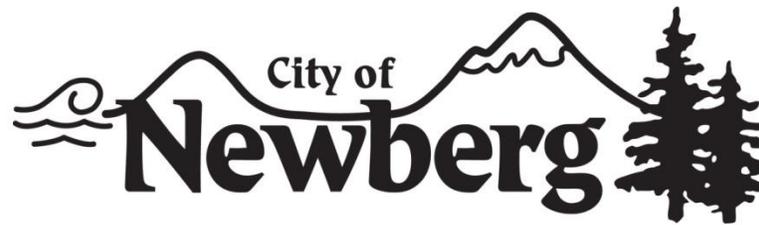
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**TO:** Newberg Affordable Housing Commission  
**FROM:** Doug Rux, Community Development Director  
**SUBJECT:** Draft Manufactured Housing Rehabilitation and Repair Grant Program  
**DATE:** August 23, 2016

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Attached is the draft grant application and scoring matrix for the Manufactured Housing Rehabilitation and Repair Grant Program. We will be discussing this document at our meeting. We also will need to discuss developing guidelines that are referred to in the Policies and Procedures for income and matching funds.

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



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

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

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

### **Available Funds:**

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

**Grants may be for multiple projects under the manufactured home rehabilitation and repair program. Grants are available up to \$10,000.00 for multiple projects. This amount may be increased up to \$12,000.00 if the need for repairs is justified, if the Newberg Affordable Housing Commission recommends the City Council increase the grant amount, and if adequate matching funds are established.**

**The applicant shall enter into an agreement guaranteeing the manufactured homes will only be occupied by families or individuals meeting the income guidelines for the grant for five years.**

### **Project name:**

**Individual or Organization name:**

**Is your organization a non-profit?**

**Contact name/title:**

**Mailing address:**

**Telephone:**

**Email address:**

**Total project cost:**

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

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

**Project partners and their contributions to the project:**

**Estimated project beginning and completion date:**

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

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

## ATTACHMENT A

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

Application Eligibility	Potential Points
1. The dwelling must be within the Newberg city limits.	Up to ???
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.	Up to ???
3. Repairs shall improve the overall livability of the dwelling by addressing health and safety issues and by making the home more energy efficient and affordable. Priority is placed on the repairs needed to make the home safe and to prevent further deterioration and escalated costs if unattended. Typical examples of these projects include new roofs, new windows, new electrical wiring, heating system repair/replacement, and utility repairs.	Up to ???
4. The applicant shall demonstrate sufficient matching funds according to guidelines established by the Affordable Housing Commission.	Up to ???
5. The applicant shall demonstrate that the rehabilitation and repair could not be accomplished using conventional loan programs.	Up to ???
6. Applicant must demonstrate and commit sufficient matching funds to secure the grant. Matching funds shall be based on a minimum one-third of the project costs, unless otherwise recommended by the NAHC and approved by the City Council. The maximum NAHTF grant amount is 50% of the project cost.	Up to ???
7. The budget and timeline are thorough and realistic (evidence of construction and/ or service costs required with application).	Up to ???
Minimum Threshold Criteria	Potential Points
8. The project is considered an eligible use or activity under Section 3, and benefits households earning less than 80% of the area median income (threshold verification)*.	Up to ???
9. If the project is related to the provision of technical assistance to affordable housing providers, the use of Newberg Affordable Housing Trust Funds functions to increase the capacity of the organization to specifically address the mission of the NAHTF (threshold verification).	Up to ???
10. The project is ready for implementation.	Up to ???
11. If the project includes the acquisition of property, the identified property is currently available for acquisition and the applicant has secured either a purchase option or letter of interest from the seller. If the applicant is also applying for federal funding (i.e. Community Development Block Grants	Up to ???

or HOME) they should carefully review procurement requirements and limitations before obtaining a purchase option.	
12. That relocation of existing residents will be minimized, and when necessary, the applicant has included accurate relocation assistance costs as part of the project pro forma.	Up to ???
13. The proposal demonstrates that the Newberg Affordable Housing Trust Funds are the most appropriate funding source, and necessary, for the project.	Up to ???
<b>Scored Application Criteria</b>	<b>Potential Points</b>
14. The project provides new affordable housing, or new affordability, through retention or rehabilitation of existing housing, within the city.	Up to ???
15. The project retains the affordable housing units as affordable. The longer period of time the units remain affordable, the higher ranking the project shall be given.	Up to ???
16. The project addresses energy conservation through the integration of green building technologies in new construction, or achieves greater energy efficiency and cost savings to tenants through rehabilitation of existing housing.	Up to ???
17. The project maximizes partnerships in the community (volunteers, in-kind contributions, cash contributions, multiple organization involved, etc.).	Up to ???
18. The project utilizes already existing resources in effective and innovative ways. The project shall not duplicate services provided by another organization.	Up to ???
19. The agency submitting the proposal has the capacity to carry out the project and has had demonstrated successes completing projects of similar scope.	Up to ???
20. The budget and timeline are thorough and realistic (evidence of construction and/ or service costs required with application).	Up to ???
21. Newberg Affordable Housing Trust Funds shall be limited to the minimum amount necessary to complete the project. The lower the percentage of NAHTF funds requested, relative to the full project costs, the higher ranking the project shall be given.	Up to ???
<b>Total Potential Points</b>	<b>?????</b>

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

**DEFINITIONS:**

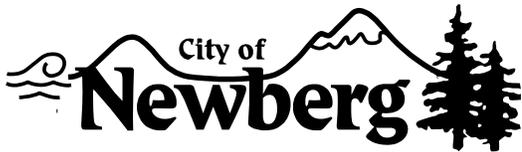
“Gross Income” (GI) is income before taxes for all members of one family in the previous twelve months. Income can be derived from salaries, investments, self-employment, farming, and other sources. Assets such as a house or a farm are not income. For people who have wages, gross income means the figure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

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

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

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

DRAFT



**Community Development Department**  
P.O. Box 970 ▪ 414 E First Street ▪ Newberg, Oregon 97132  
503-537-1240 ▪ Fax 503-537-1272 ▪ [www.newbergoregon.gov](http://www.newbergoregon.gov)

## MEMORANDUM

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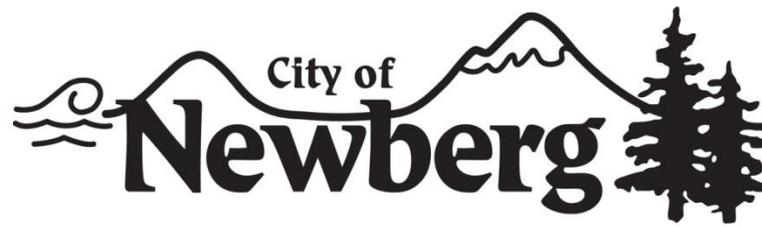
**TO:** Newberg Affordable Housing Commission  
**FROM:** Doug Rux, Community Development Director  
**SUBJECT:** Draft Notice of Funding Availability  
**DATE:** August 23, 2016

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Attached is the draft Notice of Funding Availability (NOFA) for the Newberg Affordable Housing Trust Fund. The material reflects the approach taken last year for the NOFA where the Commission chose to not solicit for grants, instead focusing on loans.

On April 26, 2016 the Affordable Housing Commissions discussed modification to the Policies and Procedures for Administration of Newberg's Affordable Housing Trust Fund. The focus of the discussion was to add language that would allow grants for repair and maintenance work on manufactured homes within the community that are providing housing for low-moderate income families. The City Council approved the amendment to the Policies and Procedures for Administration of Newberg's Affordable Housing Trust Fund on August 15. The draft NOFA does not include this grant program as the Manufactured Home Rehabilitation and Repair Grant Program can be accessed at any time during the fiscal year, depending on available funds. There will also need to be an adjustment to the FY 2016-2017 budget for the grant funds. A track changes version of the NOFA is attached for your review. We will discuss this draft at the meeting with the intent to formalize an official recommendation to the City Council.

Attachment: 1. Draft Notice of Funding Availability Application  
2. Newberg Graphic Notice  
3. Website Notice



**Newberg Affordable Housing Trust Fund  
Funding Request Application  
FY 201~~6~~5-201~~7~~6 Competitive Awards Loan Program**

**NOTE:** The first round of applications are due **December 6~~1~~5, 201~~6~~5 at 4:30 p.m.** Applications are to be submitted to Doug Rux, Community Development Director by email at [doug.rux@newbergoregon.gov](mailto:doug.rux@newbergoregon.gov) or by postal mail via City of Newberg, PO Box 970, Newberg, Oregon, 97132 or by hand delivery to City Hall, 414 E. First Street.

If you would like to request a Word format version of this application please contact **Doug Rux at** [doug.rux@newbergoregon.gov](mailto:doug.rux@newbergoregon.gov)

**Project name:**

**Organization name:**

**Is your organization a for-profit or non-profit?**

**Contact name/title:**

**Mailing address:**

**Telephone:**

**Email address:**

**Total project cost:**

**Requested amount of funding: Please specify amount of loans you are requesting.**

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

**Project partners and their contributions to the project:**

**Estimated project beginning and completion date:**

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

**Please describe how your project will address the Competitive Awards Selection Criteria described in “Attachment A” of this form, including additional documentation/evidence as needed:**

## ATTACHMENT A

### Newberg Affordable Housing Trust Fund FY 201~~6~~5-201~~7~~6 Competitive Awards Program Selection Criteria

Minimum Threshold Criteria	Potential Points
1. The project is considered an eligible use or activity under Section 3, and benefits households earning less than 80% of the area median income (threshold verification)*.	NA
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).	NA
4. The project is ready for implementation.	NA
5. 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.	NA
6. That relocation of existing residents will be minimized, and when necessary, the applicant has included accurate relocation assistance costs as part of the project pro forma.	NA
7. The proposal demonstrates that the Newberg Affordable Housing Trust Funds <del>are the most appropriate and other</del> funding source <del>s, if applicable, and are</del> necessary <del>s</del> for the project.	NA
Scored Application Criteria	
10. The project provides new affordable housing, or new affordability, through retention or rehabilitation of existing housing, within the city.	Up to 10 points
11. 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.	Up to 15 points
12. The project addresses energy conservation through the integration of green building technologies in new construction, or achieves greater energy efficiency and cost savings to tenants through rehabilitation of existing housing.	Up to 5 points
13. The project maximizes partnerships in the community (volunteers, in-kind contributions, cash contributions, multiple organization involved, etc.).	Up to 5 points
14. The project utilizes already existing resources in effective and innovative ways. The project shall not duplicate services provided by another organization.	Up to 10 points

15. The agency submitting the proposal has the capacity to carry out the project and has had demonstrated successes completing projects of similar scope.	Up to 10 points
16. The budget and timeline are thorough and realistic (evidence of construction and/ or service costs required with application).	Up to 10 points
<b>Total Potential Points</b>	<b>65 100</b>

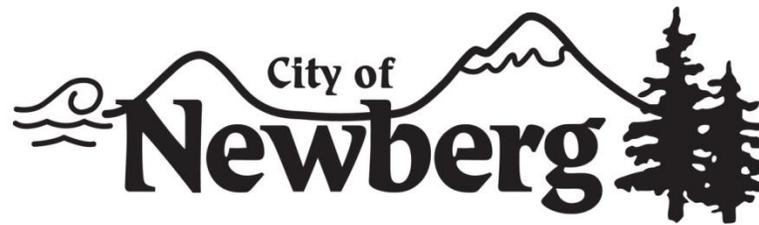
\*FOR 20165, the Median Household Income for the City of Newberg was \$54,8569,528.

**DEFINITIONS:**

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

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

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



## Notice of Funding Availability Newberg Affordable Housing Trust Fund Fiscal Year 201~~65~~ - 201~~76~~

The Newberg Affordable Housing Trust Fund (NAHTF) has funding available for the current fiscal year ending June 30, 201~~76~~. Funds are available to organizations (non-profit and for-profit) and individuals that provide affordable housing and/or related services within Newberg. Funds are to assist with the creation/acquisition of new affordable housing or the maintenance of existing affordable housing inventory within the community. Up to approximately \$25,000 in loans are available from the NAHTF.

### Deadlines:

For the first application cycle deadline of December ~~615~~, 201~~65~~, the NAHC will consider awarding loan awards totaling up to \$25,000 (\$12,500 for the Competitive Loan Program, and \$12,500 for the Time Sensitive Loan Program and Rental Rehabilitation Loan Program combined).

If funds remain following the first application cycle, or if the NAHTF fund is replenished, the City of Newberg may consider solicitation of a second round of -loan funds prior to the end of the fiscal year.

For a more detailed description of this NOFA, please visit the following website link ([add link](https://www.newbergoregon.gov/planning/affordable-housing-loans-available-2015-2016)) <https://www.newbergoregon.gov/planning/affordable-housing-loans-available-2015-2016> or visit City Hall at 414 E. First Street. For questions about the NAHTF, please contact Doug Rux at 503-537-1212 or at [doug.rux@newbergoregon.gov](mailto:doug.rux@newbergoregon.gov), P.O. Box 970 Newberg, OR 97132.

\*FOR 201~~65~~, the Median Household Income for the City of Newberg was \$54,8569,528.

### DEFINITIONS:

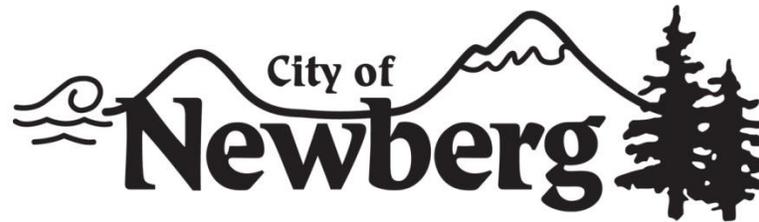
“Gross Income” (GI) is income before taxes for all members of one family in the previous twelve

months. Income can be derived from salaries, investments, self-employment, farming, and other sources. Assets such as a house or a farm are not income. For people who have wages, gross income means the figure that they would have received in their paychecks if there were no taxes. Gross income before taxes when applied to farm income means the figure that results when farm expenses are subtracted from farm sales. Gross income also includes unemployment and disability compensation, worker's compensation and severance pay; and welfare assistance payments.

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*Release Date:*



## Notice of Funding Availability Newberg Affordable Housing Trust Fund Fiscal Year 20165 - 20176

This Notice of Funding Availability (NOFA) is directed to organizations (non-profit and for-profit) and individuals that provide affordable housing and/or related services within the City of Newberg. The goal of this NOFA is to inform the intended audience of the availability of funds to assist with activities that will assist with the creation/acquisition of new affordable housing or the maintenance of existing affordable housing inventory within the community.

### **Funding Availability by Program**

Funding of up to \$25,000 is available for the fiscal year ending June 30, 20176 for the following programs:

**Competitive Loan Program:** At least \$12,500 -is available for this program. This program provides loans for projects that create, acquire, or retain affordable housing in the city.

**Rental Rehabilitation Loan Program:** Up to \$12,500 is available for this program. This program provides loans to landlords so they can rehabilitate dwellings and make them safe and decent for rental to low or very low income families. Loans are available in amounts ranging between \$5,000 and \$15,000, and may be increased up to \$25,000 if recommended by the Newberg Affordable Housing Commission (NAHC) and approved by the City Council. The standard loan term is five years. The standard interest rate is 2% below prime rate. Applicants seeking funding assistance must be willing to enter into a contractual agreement with the city to ensure the future affordability of the project units for a specific period of time. Applications will be accepted at any time during the fiscal year.

**Time Sensitive Loan Program:** Up to \$12,500 is available for this program. This program offers loans for projects that create, acquire, or retain affordable housing in the community that have particular needs that are opportunity driven and time sensitive. The standard loan term is two years. The standard interest rate is 2% below prime rate. Security shall be demonstrated based upon 80% loan to value ratio based on the most current County Assessor records. These funds are available on a first come/first served basis, subject to approval.

**Deadlines:**

**For the first application cycle deadline of December 15, 2016~~5~~, the NAHC will consider awarding loan awards totaling up to \$25,000 (\$12,500 for the Competitive Loan Program, and \$12,500 for the Time Sensitive Loan Program and Rental Rehabilitation Loan Program combined).**

**If funds remain following the first application cycle, or if the NAHTF fund is replenished, the City of Newberg may consider solicitation of a second round of loan funds prior to the end of the fiscal year.**

**What is the Newberg Affordable Housing Trust Fund (NAHTF)?**

The NAHTF is a financial resource intended to support the development, preservation, and rehabilitation of affordable housing that is affordable to the citizens of Newberg. 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. 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.

The City of Newberg defines affordable housing as residential housing primarily for households or persons earning less than 80% of the median area income (MHI) and where housing and/or rental costs do not constitute more than 30% of a household's income. MHI shall be established by the most current U.S. Department of Housing and Urban Development Department data for Yamhill County, Oregon as determined by the Community Development Director -in the year of application submission.

**What are the eligibility requirements?**

\*FOR 2016~~5~~, the Median Household Income for the City of Newberg was \$54,8569,528.

#### DEFINITIONS:

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

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

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

#### How was the NAHTF created?

The creation of a NAHTF was a proposal identified in the Newberg Affordable Housing Action Plan. This Plan was created by an ad-hoc committee created by the Newberg City Council, which consisted of from a wide range in interests in community interested in the development and preservation of affordable housing. The Plan was adopted by Council via Resolution No. 2009-2843. A subsequent Newberg Affordable Housing Action Committee was appointed by the City Council to further develop the action items listed in the Plan, including the creation of an affordable housing trust fund. The Committee created a multiple documents for consideration of adoption by the Council. In 2012, the Council adopted Ordinance No. 2012-2749, establishing the NAHTF as well as Resolution No. 2012-2988, establishing the policies and procedures for the administration of the NAHTF which later amended by —Resolution No. 2015-3202 and Resolution No. 2015-3211.

### **Who can access funding from the NAHTF?**

Eligible recipients of resources from the NAHTF are organizations with interests in developing and/or preserving affordable housing in Newberg. Potential recipients 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.

### **What types of projects qualify for funding under the NAHTF?**

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:

***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

***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.

***Land banking*** to include the purchase of land to be dedicated toward the development of affordable housing in the near or long-term.

***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.

**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.

**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.

**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

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

**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.

**Transitional and emergency housing** for homeless individuals and families through an established program to move people toward self-sufficiency.

**Educational programs and services** for potential home owners and renters.

**Other uses as deemed appropriate** by the Newberg City Council as supporting the development or preservation of affordable housing within the City of Newberg.

### **How does one apply for funding under NAHTF?**

The application form for funding under the NAHTF can be found at (city web site link) or may be picked up at the Newberg City Hall at 414 E. First Street.

**Who do I contact with questions about the NAHTF?**

For questions about the NAHTF, please contact Doug Rux -at 503-537-1212 or at Doug.Rux@newbergoregon.gov , P.O. Box 970 Newberg, OR 97132