



177 Day Island Rd., Eugene, OR 97401 • PH 541-682-3755 • FAX 541-682-3411  
300 West Fairview Dr., Springfield, OR 97477 • PH 541-682-4090 • FAX 541-682-3875

Homes. People. Partnerships. Good. [www.homesforgood.org](http://www.homesforgood.org)



## **HOMES FOR GOOD HOUSING AGENCY**

### **BOARD OF COMMISSIONERS MEETING WEDNESDAY April 22nd, 2020**

#### **TABLE OF CONTENTS**

(CLICK ON EACH AGENDA ITEM TO NAVIGATE TO THAT SECTION)

- I. AGENDA
- II. 3/18/20 MINUTES
- III. 3/25/20 MINUTES
- IV. EXECUTIVE DIRECTOR REPORT
- V. ORDER 20-22-04-01H— In the Matter of Updating the Housing Choice Voucher Administrative Plan, Local Preferences.
- VI. ORDER 20-22-04-02H— In the Matter of Authorizing the Formation of HFG Communities, LLC and Authorizing a Permanent Consolidated Loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, Oregon.
- VII. PRESENTATION— Section 8 Wait List Data Review

# AGENDA

Homes for Good Housing Agency

## BOARD OF COMMISSIONERS

### Location of the meeting:

This meeting will be conducted via public video call and conference line (see details below).



---

**Wednesday, April 22<sup>nd</sup>, 2020 at 1:30pm**

Due to the current Stay at Home order, to prevent the spread of COVID-19 Homes for Good will be conducting the April 22<sup>nd</sup> Meeting via a public video call with dial-in capacity. The public will be able to join the call, give public comment, and listen to the call:

**Join the meeting from your computer, tablet or smartphone:**

<https://www.gotomeet.me/HomesforGoodAdministration/april-22nd-homes-for-good-board-meeting>

**Dial in using your phone:**

United States: [+1 \(646\) 749-3112](tel:+16467493112)

**Access Code:** 599-257-957

### 1. PUBLIC COMMENTS – 20 Minutes

(Maximum time 20 minutes: Speakers will be taken in the order in which they sign up and will be limited to 3-minutes per public comments. If the number wishing to testify exceeds 10 speakers, then additional speakers may be allowed if the chair determines that time permits or may be taken at a later time.)

### 2. COMMISSIONERS' RESPONSE TO PUBLIC COMMENTS AND/OR OTHER ISSUES AND REMONSTRANCE (2 min. limit per commissioner)

### 3. ADJUSTMENTS TO THE AGENDA

### 4. COMMISSIONERS' BUSINESS

### 5. EMERGENCY BUSINESS

### 6. CONSENT CALENDAR— Estimated 2 Minutes

(All items listed here are considered to be routine by the Board of Commissioners and will be enacted by one motion in the form listed below. There will be no separate discussion of these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.)

BEGINNING OF CONSENT CALENDAR\*\*\*\*\*

1. Approval of 3/18 Minutes
2. Approval of 3/25 Minutes

END OF CONSENT CALENDAR\*\*\*\*\*

## 7. ADMINISTRATION

- A. Executive Director Report (Estimated 30 minutes)
- B. **ORDER 20-22-04-01H—** In the Matter of Updating the Housing Choice Voucher Administrative Plan, Local Preferences. (Beth Ochs, Rent Assistance Division Director) (10 Minutes)
- C. **ORDER 20-22-04-02H—** In the Matter of Authorizing the Formation of HFG Communities, LLC and Authorizing a Permanent Consolidated Loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, Oregon. (Steve Ochs, Real Estate Development Director) (10 Minutes)
- D. **PRESENTATION—** Section 8 Wait List Data Review (Beth Ochs, Rent Assistance Division Director) (Estimated 30 Minutes)

## 8. OTHER BUSINESS

Adjourn

# MINUTES

## Homes for Good Housing Agency

### BOARD OF COMMISSIONERS



#### Location of the meeting:

This meeting will be conducted via public conference line. Dial In: (541) 682-1094 Participant Code: 808-691-75

---

**Wednesday, March 18<sup>th</sup>, 2020 1:30 PM**

As a precautionary measure to prevent the spread of influenza and COVID-19 Homes for Good conducted the March 18th Meeting via a public conference call. The public was able to join the call, give public comment, and listen to the call. A separate meeting was provided to the Board of Commissioners to conduct Executive Session.

#### Public Call-In Information:

**Dial In: (541) 682-1094**

**Participant Code: 808-691-75**

**1. PUBLIC HEARING—** Public Hearing Regarding Adoption of a Construction Manager/General Contractor (CM/GC) Alternative Contracting Method Exemption for Construction of Permanent Supportive Housing at 1100 Charnelton Street in Eugene Oregon. (Steve Ochs, Real Estate Development Director) (Estimated 10 Minutes)

**Steve Ochs:** Introduces the requirement of a Public Hearing for if they want to use an alternative contracting method exemption for construction. The Real Estate development team will be coming back to the board at a later date.

No Public Comment was given.

**2. PUBLIC HEARING—** Public Hearing Regarding Adoption of a Construction Manager/General Contractor (CM/GC) Alternative Contracting Method Exemption for Construction of Permanent Supportive Housing at the Southeast corner of West 13th Ave. and Tyler St. in Eugene Oregon. (Steve Ochs, Real Estate Development Director) (Estimated 10 Minutes)

**Steve Ochs:** Introduces the requirement of a Public Hearing for if they want to use an alternative contracting method exemption for construction. The Real Estate development team will be coming back to the board at a later date.

No Public Comment was given.

#### **3. PUBLIC COMMENTS – 20 Minutes**

(Maximum time 20 minutes: Speakers will be taken in the order in which they sign up and will be limited to 3-minutes per public comments. If the number wishing to testify exceeds 10 speakers, then additional speakers may be allowed if the chair determines that time permits or may be taken at a later time.)

John Belcher

*This is a list of those who gave public comment, a full recording of public comment can be requested by contacting Jordyn Shaw at [jshaw@homesforgood.org](mailto:jshaw@homesforgood.org).*

#### **4. COMMISSIONERS' RESPONSE TO PUBLIC COMMENTS AND/OR OTHER ISSUES AND REMONSTRANCE (2 min. limit per commissioner)**

**Pete Sorenson:** Thanks John for writing the letter and giving public comment. He requests for the executive director to respond to John Belcher's concerns.

Pete also requests for the executive director to talk about the agency's policy in relationship to paying employees during the COVID-19 update and maximizing telework.

**Jacob Fox:** John and I have had a number of conversations over the last year and a half or so about this request being made by John on behalf of the neighborhood association. I think for me this is kind of part of our future of governance discussion, and one of the things we will need to do is review our by-laws together, and just consult with our attorney about if the Board wants to implement a policy like this, would that be codified in the by-laws, or some other document. I honestly don't know the answer to that question, but what I can say, is that there is no planned sales of any property any-time in the near future. If I did come to the board with the proposal to sell a property, the Board could request that I follow the input that John has brought us, sort of in a one-off way, as documented in a Public Meeting, if by chance we didn't have the by-laws updated with this sort of policy, if the Board wanted to implement it. So, I think the board has the power to ask me to do what John is asking, even if it is not codified in the by-laws or some other sort of policy document.

#### **5. ADJUSTMENTS TO THE AGENDA**

**Jacob Fox:** Proposes a change in the agenda to remove the Section 8 Data review, so that we can have a discussion about COVID-19. Beth Ochs is actively deploying telework with her staff

#### **6. COMMISSIONERS' BUSINESS**

All Commissioners are participating via conference call. Commissioner Heather Buch joins call late, after the consent calendar vote and being excused for that time.

#### **7. EMERGENCY BUSINESS**

#### **8. CONSENT CALENDAR—** Estimated 2 Minutes

(All items listed here are considered to be routine by the Board of Commissioners and will be enacted by one motion in the form listed below. There will be no separate discussion of these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.)

BEGINNING OF CONSENT CALENDAR\*\*\*\*\*

1. Approval of Minutes: 2/26/2020
2. **ORDER 20-18-03-01H—** In the Matter of Approving Contracts 20-R-0033, 20-R-0034 and 20-R-35 for Weatherization of Homes for Homes for Good Housing. (Steve Jole, Energy Services Director)

3. **ORDER 20-18-03-02H**—In the Matter of Authorizing the Executive Director or Designee to Apply for Assistance from the Oregon Housing and Community Services Notice of Funding Availability (NOFA) for the Permanent Supportive Housing Development at 1100 Charnelton Street in Eugene Oregon. (Nora Cronin, Project Development Manager)
4. **ORDER 20-26-02-03H**— In the Matter of Updating the Housing Choice Voucher Administrative Plan (HCV Admin Plan) Housing Quality Standards language. (Beth Ochs, Rent Assistance Division Director)

END OF CONSENT CALENDAR\*\*\*\*\*

Motion to approve: **Michelle Thurston**

Second: **Joe Berney**

**The consent calendar is approved 6/0 with Heather Buch being excused.**

## **9. ADMINISTRATION**

### **A. Executive Director Report (Estimated 10 minutes)**

**Jacob Fox:** Right now, our focus is our employees and the people we serve during this COVID-19 pandemic. Jacob chooses not to talk about the published executive director report at this time.

### **B. PRESENTATION— 2019 Financial Statement Audit Entrance Conference (Jeff Bridgens, Finance Director) (Kevin Mullerleile, Sr. Manager Moss Adams) (Estimated Time 20 minutes)**

**Jeff Bridgens:** Introduces the audit and the requirement of the audit entrance and introduces the auditors for the year: Moss Adams.

**Kevin Mullerleile:** This is Moss Adam's third year as the auditors for Homes for Good. This is an audit for the fiscal years ending in September 2019. Kevin then introduces the staff and the staff roles. He then goes into required communications that the auditors are required to report back on the board with. Kevin talks about the audit happening remote due to current COVID-19 considerations, and how this is done with other clients. Kevin then goes into talking about what they will be looking at specifically when they are performing the audit. Programs that will be audited this year are: Public Housing, Public Housing Capital Projects, and the Section 8 Housing Choice Voucher Program.

**Jim:** Asks if there are any other areas of concern that they would like the auditors to explore.

**No questions from the commissioners.**

**Jacob Fox:** Brings up the timing conflicts between HUD and the State of Oregon.

**Jim:** Talks about how the State of Oregon has a 6-month deadline of getting the audit done, but how the HUD requirement is longer. The state in the past has always offered an extension, but they look like they may be becoming stricter on giving the extensions.

**Jacob Fox:** Talks about not being able to meet the 6-month deadline this year, and will be asking for an extension, but will be working in the off-season for strategies to get it done in the 6-month deadline for next year.

**Jeff Bridgens:** Talks about the timing of the audits and other things that go on in Finance throughout the year. One strategy may look into changing where their fiscal year falls.

**Kevin:** Goes through the audit timeline. Then goes into potential disclosures they will be looking for.

**Jacob Fox:** Suggests that if the auditors are going to reach out to two commissioners, to reach out a one elected commissioner, and one appointed commissioner to get the variety of perspectives.

C. **DISCUSSION**—Responses to COVID-19 (Coronavirus) Pandemic (Jacob Fox, Executive Director) (Estimated Time 20 Minutes)

**Jacob Fox:** References an email that was sent to the Commissioners over the weekend that included a comprehensive list of actions Homes for Good has taken so far. He talks about the daily leadership meeting that is taking place, and how a daily union leadership meeting including the union president, vice president, and union rep has been set up. Jacob also talks about the technological advances in preparation to moving into the new administration building that allows for the transition to telework that wouldn't have been possible even two months ago.

**Pat Farr:** Declares potential conflict of interest, have a son connected to AFCME, but does not see an actual potential of interest, so he will continue with the discussion.

**Beth Ochs:** Talks about the current software that the agency uses and the transition of those to telework. Beth talks about Phase I testing which happened yesterday with core group of staff who are now trained. Phase II of staff were deployed this morning to go home to work. Phase III will be staff who are on desktops, and having desktops installed in peoples' homes because the agency doesn't have enough laptops.

Talks about the HUD waivers that Beth and the surrounding PHAs are working on getting. She is also working with other PHAs on the implementation of virtual inspections for mandatory inspections so that people are not unhoused.

Beth then talks about the essential functions such as scanning and mail that still must be done in the building, and the setting up of a small group of staff who will continue to come into the building to perform these functions.

**Wakan Alferes:** Talks about the groups of staff she supervises:

1) Resident Services, including Family Self Sufficiency Coordinators, who are able to do their work remotely, and are testing that today. The other staff in Resident Services are still active on-site coordinating food programs which we see as an essential service for residents, and they are working closely with partners at Food for Lane County and Senior Disabled Services to make sure they are keeping abreast what the biggest needs are for residents so we can meet those needs in whatever way we can. One thing has been the addition of toilet paper at food programs for residents who need it.

2) For Property Management we have shut down all site offices and community rooms, and all group resident activities and meetings. Property Managers are still available on-site for short periods of time

throughout the week to make sure they can check in with maintenance and check in on the property and doing a piece of their work remotely. They have been really active in getting information out to residents, so our goal is to send out a weekly posting to residents, which means we are posting those on every door on our properties.

3) For Maintenance, we are putting a hold on all routine requests, we are only entering units for urgent or emergency needs, and have developed a protocol for appropriate PPE and safety precautions for those entries. We are also trying to find low-risk activities that they can continue to do to keep our properties up and running at this time. We are also disinfecting all of our community spaces like elevators, doors, hand -rails, anything that residents are touching with high frequency to make sure we're not introducing or spreading the virus in our communities.

**Jacob Fox:** Talks about Homes for Good's TM-Time Management (Paid Time-Off) System, and the Emergency Time Management Donation System within the union contract. He then goes on to talk about things that Homes for Good will be negotiating with the union in relationship to TM at this time.

**Jacob Fox:** Wanting to address Pete Sorenson's question about paying employees at this time.

**Joe Berney:** I am correct that this is basically a carbon copy of what the County executive is planning at this point?

**Jacob Fox:** In terms of an agreement with the union?

**Joe Berney:** In terms of you allowing people to accrue negative days in the event they exhaust their vacation.

**Jacob Fox:** Honestly, I have not talked to Steve Mokrohisky, and I'm not tracking on whatever they are negotiating with their union, but it is pretty common for employers, and I know other housing authorities across the state are doing a similar agreement with their unions to allow for negative time management usage.

**Joe Berney:** How are you responding to the union desire to the ask of adding 80 hours of time management to peoples' banks? How are you responding to that or confronting that?

**Jacob Fox:** We have not been explicitly asked by our union leaders to put 80 hours of time management in people's banks, but Jeff Bridgens and I are analyzing the financial impact of that, and certainly we will continue to negotiate. Right now it feels like the first step is to allow for negative time management, and right now no one is currently in the negative, and then to revisit the possibility of doing what you just referenced.

**Joe Berney:** I want you to know that I don't disagree with you at all, I just heard that that is something that is going to be requested, so I just wanted to give you a heads up to be prepared for a response to that.

**Michelle Thurston:** Is Homes for Good doing anything with the new CDC recommendations about not using elevators. For residences like Parkview Terrace, and Riverview Terrace are you doing anything about the elevators?

My second questions is will we be checking in with residents who are in isolation that you normally would see out and about, and their mental health and well-being?

**Wakan:** I'll take the elevator question first: we are having staff sanitize these space daily, and for the three buildings that we have elevators it is a multiple times a day sanitation, for places like Riverview specifically, it is already the case at Parkview and Lindeborg, we are working with Maintenance to unlock those exterior doors if they choose that that is they way they would like to get up and down. Maybe we should look at posting a sign at elevators recommending that no more than two people enter, I don't know exactly how we would address that, but any feedback you have, I would like to discuss that with you on the side about it, but right now that is how we are responding to the elevator questions.

Right now in terms of general mental health, we are implementing this week, getting a list of residents, and having Property Management, Maintenance, and Resident Services call them all personally to check in on them and see how they are doing, see what needs are popping up for them so that we can coordinate with folks like Senior Disabled Services, and COAD, to try to meet some of those un-met needs. That will include tracking who is showing up to food programs, or who has made a request for the food program, and we will count that as a contact. We are trying to make sure we are in contact with every resident to make sure we don't miss someone who is isolated without their needs met.

**Michelle Thurston:** I would just like to say that as a resident, the work that Homes for Good has done keeping the flow of information to the residents has been absolutely outstanding. The adjustments that are being made, every single day we are hearing up to date information. I would like to say that for as long as I have lived in a Homes for Good Property this has been the best communication that I have experienced in my 25 years here, thank you for being on top of it and keeping us residents informed and really putting the needs of the employees and the residents first to keep them as safe as possible. I really appreciate that.

**Wakan Alferes:** Thank you Michelle. We are really trying to stay on top of that resident communication and trying to make sure people feel connected even when we can't physically be in the same spaces.

**Pat Farr:** Jacob I have been monitoring your work keeping residents safe and secure, and good job, staff seem to be really highly attuned to that. The other thing Commissioner Berney did touch on, that we talked about at the Lane County Board meeting is regarding workers, front line workers, for the agency not having abbreviated paychecks is an important issue. Whatever mechanism we use: whether it be sharing TM, or allowing people to go into the negative, or adding TM, making sure that people don't take home less in their paycheck is something that we need to be looking at. It sounds as though you are on top of that, and it very closely mirrors the discussion we had at the Lane County Board meeting yesterday with Mr. Mokrohisky that he has moved forward with.

**Jacob Fox:** We love our employees and to the maximum extent possible we are going to be taking care of them deliberately.

**Jay Bozievich:** Thanks Jacob for some of the early announcements relating to evictions. Supports the negative TM. Talks about how adding TM as something subject of bargaining, and would like to see that as something that is came back to.

**Jacob Fox:** My understanding is that we would have to bring an MOU to the Board, and I might need some administrative flexibility from the board, so we may need to convene an emergency board meeting to respond to the crisis.

**Pete Sorenson:** Would like Homes for Good to come back to the board to talk about the employees who can't work from home, and on the next board agenda, to talk about the welfare of those employees.

What is the plan, for not April and May, but June and July? What is our plan out a little bit further that what we are currently working on. If we have this first wave hit us, and then we have a second wave, will we be ready for a second wave? I just want to get any feedback you have on that, and I think we do need to start planning beyond this current crisis, but the second economic crisis when people are not able to pay their money.

**Jacob Fox:** We do not have a plan for June or July yet. But we are working on a number of financial models for potential impacts due to increase subsidy and residents who don't pay all or part of their rent. We are already hearing from some of the tax credits sites that people are being laid off, or reduced hours, and may not be able to pay their rent, and then us in turn not being able to pay our bills. We are doing some analytics of how many people are on fixed incomes, and how many people are wage earners, and then some modeling about certain percentage of wage earners losing their jobs, what that would mean for our properties. We are having lots of discussions about reserves, do know that June and July are certainly on our mind, but getting employees out of these buildings, and having them work from home, and basic day to day continuity has been a priority thus far.

**Joe Berney:** Asks for clarification about evictions.

**Jacob Fox:** We have a landlord tenant law attorney, and the courts that hear evictions have stopped hearing evictions. Prior to hearing that we put a triage system in place so that any eviction would be raised up to the division director to make a decision, and we didn't allow any evictions to go forwards since the pandemic became the crisis we are all managing. I think there is some nuance, such as if people don't pay their rent, do we issue a non-payment of rent notice, but those are some of the more granular details that we are wrestling with right now.

**Char Reavis:** I just want to thank Homes for Good for how quickly and precisely they laid out their plan for staff, residents, and the board. I can't express how grateful I am to be a part of Homes for Good and this Board, I have never seen anything like this. I also want to thank Resident Services and the Property Managers. Char then talks about the response to resident needs like toilet paper and other basic needs items due to others stockpiling, and residents not being able to buy extras like the rest of the public.

**Jacob Fox:** Thanks Char and the Board, thanks the Senior Management team. I guess a question for the board before we move into a short executive session, is how the board would like to be communicated with surrounding the situation.

**Pete Sorenson:** I think you should just communicate when you can. I think you're doing a good job, and I don't think we need to put a formal requirement on that in between board meetings, and I think you should just do it when you can.

**Michelle Thurston:** I agree with that.

**Pat Farr:** I also agree.

**Jacob Fox:** So, my strategy will be my strategy: periodic communication, and I will hand out my cell phone and other contact information if the board has any other specific questions.

## **10. OTHER BUSINESS**

**Joe Berney:** Asks for a follow up discussion on the matter of having the RAD homes on the market for the first ten days to first-time homebuyers and having that ten-day timeframe in place instead of having no time limit on these offers.

**Steve Ochs:** The first home has gone through the ten-day period and it had three offers from first time home-buyers and it had three offers from first-time homebuyers. We have instructed the real estate agent to come back to us after ten days, and if there are no offers, Homes for Good has the option to then choose to drop the price and re-list only accepting first-time home-buyers again, or would have the choice to move forward with selling it to a non-first-time homebuyer.

**Joe Berney:** Asks if that's what Homes for Good is going to do. Is this something that staff will decide, or you will go to the board for direction.

**Jacob Fox:** I would like staff to be allowed to make that judgement.

**Joe Berney:** The reason I bring this up is that I do not agree that staff should be able to make that judgement, and I may be a minority of one, but I did not agree with deferring to staff if the decision is going to be made because we are burning the candle at both ends and are making decisions because we critically need to money for other projects that we are abandoning the mission of keeping these for first time homebuyers. Hopefully this is a total non-issue.

Adjorn

## **11. EXECUTIVE SESSION—** Estimated 15 minutes

On March 18th, 2020 the Homes for Good Board will hold an executive session pursuant to ORS 192.660(e), "To conduct deliberations with persons designated by the governing body to negotiate real property transactions."

Please note this is a short excerpt of the proceedings, a full recording of the meeting is available upon request by emailing [jshaw@homesforgood.org](mailto:jshaw@homesforgood.org)

# MINUTES

Homes for Good Housing Agency

## BOARD OF COMMISSIONERS

### Location of the meeting:

This meeting will be conducted via public video call.



---

Wednesday, March 25<sup>h</sup>, 2020 at 3:00pm

As a precautionary measure to prevent the spread of COVID-19 Homes for Good conducted the March 25<sup>th</sup> Board Meeting via a public video conference call with phone dial in capability.

### Call-In Information:

<https://zoom.us/j/443465189>

Meeting ID: 443 465 189

+1-669-900-6833,,443465189# US (San Jose)

+1-346-248-7799,,443465189# US (Houston)

### 1. PUBLIC COMMENTS – 20 Minutes

(Maximum time 20 minutes: Speakers will be taken in the order in which they sign up and will be limited to 3-minutes per public comments. If the number wishing to testify exceeds 10 speakers, then additional speakers may be allowed if the chair determines that time permits or may be taken at a later time.)

No Public Comment Was Given

### 2. COMMISSIONERS' RESPONSE TO PUBLIC COMMENTS AND/OR OTHER ISSUES AND REMONSTRANCE (2 min. limit per commissioner)

**Pete Sorenson:** I did have one question for Jacob, which doesn't have to be answered today, but from my understanding public meetings need to included a notice of where the meeting will be held, and I'm not quite sure if that was done or not. I was curious if that issue had been evaluated or not in light of idea that we will be having these remote meetings for a while. If we're going to do it, I want to do it right.

**Jacob Fox:** We followed the instructions that our attorneys gave us as outlined under the ORS statues, I can pull that up for you. We ran all of the notifications by them, and they said that everything we are doing is in compliance of public meeting laws. Is there a finer point or questions?

**Pete Sorenson:** No, just the nuance of whether we are required to give a place as well as a date and time for the meeting. Because a lot of these remote meetings, at least as the Lane County Board of Commissioners, involves one person staying behind for at least the opportunity for the public to see that we are meeting. I don't know if that is a rule or not. I am not objecting this meeting, but I would like that point to be reviewed, and if you are saying that has been reviewed, I am ok with it.

### 3. ADJUSTMENTS TO THE AGENDA

None.

### 4. COMMISSIONERS' BUSINESS

None.

### 5. EMERGENCY BUSINESS

None.

### 6. ADMINISTRATION

- A. **ORDER 20-25-03-01H**— In the Matter of Adopting COVID-19 MOU with AFSME Local 3267 (Bailey McEuen, Human Resources Director) (Estimated Time 20 minutes)

**Pat Farr:** States a potential conflict of interest having a son who is an AFSCME steward, but it is not a statutory conflict of interest, so he will participate in the discussion and the vote.

**Jacob Fox:** Just to be clear, the board order today does ask the board to approve an MOU that is in response to the COVID-19 pandemic, and the MOU that you will be deliberating on today will be effective from March 16<sup>th</sup>, so it will be retroactive to when this really became a big issue for businesses including the government, and it will run until the Federal Leave Laws become effective. The other thing that this order does, is asking for the board to approve me to negotiate the next MOU that will run from April 1<sup>st</sup> to a mutually determined end.

I also just wanted to mention that our Union Rep Monica, our Union President Teresa Hashagen, and our Union Vice President Kevin Cronin have been on daily phone calls with us, and have all been very supportive of their membership and very supportive of this MOU. In terms of communication with the union we have been active, and we are just very thankful for the relationship that we have with the union. So with that I will turn it over to Bailey who will walk you through the MOU.

**Bailey McEuen:** The first point in this MOU is telework as a precautionary measure for staff safety. Our goal is to get as many of our staff working remotely as possible. Our IT staff has done a remarkable job deploying telework so quickly for so many people. It is not possible for 100% of our staff members to work from home just given the nature of our work, many can, some can partially, so this MOU outlines telework versus in-office staff, and puts some framework and parameters around remote work including schedules and approved sites.

The next point is school closures, a lot of staff had to stay home due to school closures, we were fortunate that telework was deployed so quickly and that so many staff were able to continue to work from home, but in the event that a staff member could not work from home, and needed to stay home due to school closures, we've allowed them to take Paid Time Off, or what we call "TM," and allowed them to go up to 80 hours into the negative. This is possibly the most financially impact of MOU. We are trying to be flexible with the scheduling requirements in order to minimize this impact, for example allowing people to work flexible or alternative schedules when working remotely so that they can continue to care for their younger children while working.

There is another point about being medically mandated to stay at home, we are very fortunate that we have not had anyone that has been medically mandated to not work right now. In the event that there is, we have agreed to a paid administrative leave at 95% of that person's salary.

There have been a couple instances where we have asked, as a precautionary measure due to travel or other things, that we have asked them to stay home as to not potentially expose our other staff members. Since this has been an agency directive, we intend to make them whole. There have been a couple instances of this, due to pre-planned travel, and this would really just apply to people who can't work remotely.

So, with these different provisions, there have been a couple of asks that we have made and worked out to make it a little easier from an administrative standpoint to make us a little more agile in responding to this crisis. There are some working out of class pieces, just taking away some limits around employees working out of class that are in our current CBA, some scheduling pieces as well. Then we do have some contingencies around funding, and a stipulation that nothing in this MOU is subject to the grievance procedure, and that this doesn't set a precedence for future negotiation.

**Heather Buch:** You had mentioned that there isn't a particular end date, is that right? Because I'm used to seeing these with a particular end that that we can revisit if we so choose?

**Jacob Fox:** So, this specific end date runs from March 16<sup>th</sup> through to April 1<sup>st</sup>. For the MOU that I am asking the board to authorize me to negotiate and execute that would start the day that the Federal Leave begins, we are going to need to make some changes to this MOU, and the end date, we are trying to parallel with the school closures, but we are just not sure if the Governor will make changes that would warrant us making a change to that.

**Heather Buch:** I would suggest having something in there, even if it is just one month, so that we can renew and not just leave it open ended.

**Pete Sorenson:** I do think it is prudent to include an ending date, and would be happy to go along with any reasonable ending date that Jacob wants to insert and that the union wants to agree to.

**Jay Bozievich:** I just wanted to point out that the agreement has an end date in it, and the end date is April 1<sup>st</sup> just as Jacob described. I don't think we need to add anything about an end date, but if we wanted to add a clause about renewal that would be a whole different thing. But I think what Jacob was describing, is that it would give them time to figure out what is going on with the Federal Leave side, and when that second MOU would need to end. I am fine with it the way it is.

**Jacob Fox:** Just a clarification, the last paragraph of the board order, it does frame those two dates that you pointed out, and it does have language stating, "and the board further authorized the executive director execute... and to execute any subsequent modifications or extensions of the MOU." So I guess that is what we are asking for, I don't want to have to have a separate board meeting next week, I want to be able to negotiate the next reiteration of the MOU that will fold in more specificity around the Federal Leave parameters, because we still have a lot of questions about that. So that's what we are asking, and the union could come with asks as we negotiate that extension.

**Jay Bozievich:** Jacob I am good with the way that is worded in the board order, I trust you that if it is something that become additional compensation, that will be a mandatory subject of bargaining you will come back to us.

**Jacob Fox:** Yes, kind of what my plan is, is if there is anything of significant monetary value, I will confer with Char and Joe, Chair and Vice Chair, and get their sense of whether we need a separate board meeting or not. I will use my signing authority as kind of a benchmark of whether it should be coming back to the board.

**Heather Buch:** On that end date as of April 1<sup>st</sup>, I guess it confused me because it is only a couple days out, and so I think that initiated my question, because it though it was going to be further out than that. But I definitely trust your judgement Jacob of how you want to proceed.

**Jacob Fox:** I think generally, what I would probably do with the MOU is have the extension reflect whatever the school closure end date is, as sort of decided by the governor.

**Bailey McEuen:** Just for some context, we have been in discussion with the union before this emergency FMLA and Emergency Sick Leave Act being passed, so we just wanted to be very prudent financially and essentially this MOU is intended to bridge the gap until there is some sort of statutory leave, and then we will work with the union further for the next MOU that we intend to mirror school closures.

Motion: **Jay Bozievich**

Second: **Michelle Thurston**

**This motion is approved unanimously 7/0.**

**B. DISCUSSION—** Current Cash/Reserve Amounts and Projected Revenue Reductions as a result of the COVID-19 Pandemic (Jeff Bridgens, Finance Director) (Estimated Time 20 Minutes)

**Jeff Bridgens:** Introduces the cash flows of Public Housing including the operating subsidy from HUD which shouldn't change, and the rent portion that the agency will be watching very closely, and they will be watching what rent comes in for the first eight days of April. He talks about the financial modeling that Homes for Good is doing through the end of the year.

Jeff then talks about the real estate development reserves that the agency will rely on. The intent is to use these funds to the least extent possible, but it is unrestricted income.

Jeff then talks about the admin reserves for the Housing Choice Voucher Program, and the Per Unit Cost that Homes for Good will be monitoring as residents loose their jobs, report a loss of income, and have their rents adjusted. A higher Per Unit Cost could cause the agency to eat into the reserves.

Jeff talks about the third-party managed sites, and how Homes for Good is in contact with those property managers since Homes for Good may be responsible for making up losses.

**Jacob Fox:** In regards to the Housing Choice Voucher program, we are seeing a dramatic increase in request for us to increase our subsidy and decrease the amount that the voucher

holder pays on a monthly basis. So in a given month, before the pandemic, we would receive about 5 of these a day, and now due to people losing their jobs because of the pandemic, we are getting about 20-25 a day. The cumulative total change, since the pandemic started is about \$15,000 per month. Obviously, we are super early in this pandemic, but we anticipate these numbers to increase significantly over the next couple of months.

In the federal legislation that has passed there is a high likelihood that funding for the Housing Choice Voucher Program and Public Housing program could increase significantly, but we just don't know the specific details of what that might look like yet.

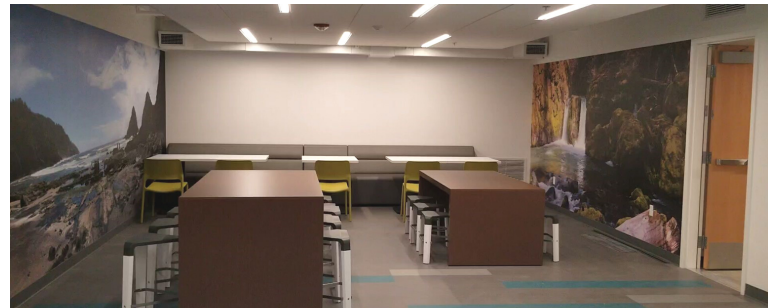
## **7. OTHER BUSINESS**

Adjourn

Adapting and modifying our operations to respond to the COVID-19 pandemic continues to be the top priority for our organization. The financial impact on our organization continues to grow. For the 3,100 Housing Choice Vouchers (HCV, aka Section 8) and the 593 units of Public Housing (PH), both programs are directly funded from the Federal Department of Housing and Urban Development. The participants for the HCV Program and residents of PH, rent is calculated based on the household income. When household income is lost or reduced, the household can ask Homes for Good to reduce their share of the rent. For the HCV Program, we have received 154 requests to adjust rent downwards based on lost income (called an interim down), which is 4.9% of the total program participants. This means that the monthly subsidy to be paid by Homes for Good has increased by \$46,073. For the Public Housing Program, we have received 44 requests for an interim down, which is 7.4% of the total number of residents, resulting in a monthly decrease in rental revenue of \$13,830. We have also had 37 households either not pay rent, or partially pay rent, which has resulted in a decrease of rent revenue in the amount of \$11,286, for a total rent revenue loss of \$25,116. We are currently compiling additional rent revenue reductions due to non-payment of rent for the rest of our housing portfolio, and when we have this analysis complete we will update the Homes for Good Board members via e-mail.

On April 10th, HUD published the "Public and Indian Housing Notice 2020-5" regarding COVID-19 Statutory and Regulatory Waivers. This notice included a significant number of regulatory and statutory requirements that we are not required to complete during the crisis, and requirements that we can delay and catch up on when the Stay Home Orders are lifted by the federal, state, and local governments. One example of a requirement that we are not required to complete this year is the Housing Choice Voucher (HCV) Section 8 Management Assessment Program (SEMAP). Our score from last year, which was exceptional, will be carried over for this year. The SEMAP report to HUD takes well over 100 hours of staff time to complete. One example of a requirement that we can delay is Housing Choice Voucher Housing Quality Control (HQS) inspections. HUD is allowing us to allow owners to self-certify that their unit meets HQS, but once the Stay Home Orders are lifted, our inspectors will have to inspect the units that were self-certified by owners, which will be a back log of work to catch up on.

Our new administrative building is almost complete. We have extended the lease on our existing administrative building in Eugene until May 15th, and we have modified our packing plan and the timeline for our move. We will be moving a small team of 5-7 employees into our new administrative building starting the week of May 4th. This team is focused on supporting all of our team members that are currently teleworking by receiving and scanning mail, documents, and payments, and distributing these necessary items for us to maintain the modified level of customer service to our clients, landlords, vendors, etc. We intend to keep only a small team in the new building until the Stay Home Save Lives Order is lifted, and we can reopen to the public.



We are also actively working on a Continuity of Operations Plan (COOP) that will help guide our operations as the COVID-19 pandemic continues to evolve. This will include plans for various levels of restrictions that may continue for a long period of time. For example, plans for if the Stay Home Orders are partially or fully lifted as the COVID-19 infection rate flattens, and plans for if the COVID-19 pandemic reoccurs as many health experts are predicting.

Another relevant component of the COOP is succession planning for the members of the Leadership Team along with all positions in the organization. One part of the plan that is especially relevant for the Homes for Good Board is if I, as the Executive Director, test positive for the COVID-19 virus and I'm unable to work, who will the Board appoint as the Interim Executive Director? The COOP will document the succession plan for all members of the Leadership Team including me.





# BOARD OF COMMISSIONERS AGENDA ITEM

**BOARD MEETING DATE:** 04/22/2020

**AGENDA TITLE:** In the matter of updating the Housing Choice Voucher Administrative plan, Local Preferences

**DEPARTMENT:** Rent Assistance Division

**CONTACT :** Beth Ochs

**EXT:** 2547

**PRESENTER:** Beth Ochs

**EXT:** 2547

**ESTIMATED TIME :** 10 minutes

- ☒ **ORDER/RESOLUTION**
- ☐ **PUBLIC HEARING/ORDINANCE**
- ☐ **DISCUSSION OR PRESENTATION (NO ACTION)**
- ☐ **APPOINTMENTS**
- ☐ **REPORT**
- ☐ **PUBLIC COMMENT ANTICIPATED**

**Approval Signature**

**EXECUTIVE DIRECTOR:**

**DATE:** 4/15/20

**LEGAL STAFF :**

**DATE:**

**MANAGEMENT STAFF:**

**DATE:**



177 Day Island Rd., Eugene, OR 97401 • PH 541-682-3755 • FAX 541-682-3411  
300 West Fairview Dr., Springfield, OR 97477 • PH 541-682-4090 • FAX 541-682-3875

Homes. People. Partnerships. Good. [www.homesforgood.org](http://www.homesforgood.org)



## **HOMES FOR GOOD MEMORANDUM**

**TO:** Homes for Good Board of Commissioners  
**FROM:** Beth Ochs, Rent Assistance Division Director  
**AGENDA ITEM TITLE:** Order/In the Matter of Updating the Housing Choice Voucher Administrative Plan, Local Preferences  
**AGENDA DATE:** April 22<sup>nd</sup>, 2020

### **I MOTION**

I move that the Board adopt this Order to amend the Housing Choice Voucher Administrative Plan, Local Preferences Language.

### **II ISSUE**

Public Housing Agencies are permitted to establish local preferences, and to give priority to serving families that meet those criteria.

### **III DISCUSSION**

Homes for Good currently has 9 local preferences:

- Homeless Veteran Family Preference
- Transitional Homeless Family Preference
- Displaced Family Preference (Fire or Natural Disaster)
- Domestic Violence Preference
- Continuum of Care Preference
- Disabled Homeless Preference
- Permanent Housed Family Preference
- Non-Elderly Person with Disabilities Preference (limited to 33 families utilizing a Mainstream voucher during the calendar year).

These preferences allow community partners with an active Memorandum of Understanding with Homes for Good to refer persons to the Section 8 waitlist and receive a voucher before others on the waitlist.

Local preference partners include, Catholic Community Services, First Place Family Center, HIV Alliance, Lane County Human Services, Options Counseling, South Lane Mental Health, Sponsors, St. Vincent de Paul, Homes for Good and Womenspace.

Currently, a referral for local preference is served in order by date and time of the referral. Except for referrals received under the Permanent Housed Family Preference. Referrals received under the Permanent Housed Family Preference are served prior to other local preference referrals.

In order to effectively utilize the funding Homes for Good is awarded and maximize housing placement, we are proposing to prioritize referrals received from a current local preference partner, Sponsors. Referrals from Sponsors would be ranked below referrals from the Permanent Housed Family Preference, but above referrals from other local preference partners. This change would allow Homes for Good to maximize effective partners who have demonstrated they can deliver the support and housing search assistance needed to utilize the voucher. Currently, Sponsors has a Memorandum of Understanding with Homes for Good to refer under the Transitional Homeless Family Preference. As a partner under this preference, Sponsor's current success rate at providing housing is at 76.8%. This success rate is currently above the general Housing Choice Voucher success rate of 74%. Sponsors anticipates their success rate to continue to improve. Sponsors has shared with Homes for Good, that as they continue to nurture existing relationships with private market landlords, and cultivate additional partnerships based upon the success they are currently experiencing they will see housing placement continue to grow. Their current success and future goals are impressive given those referred under the preference are a high barrier population, having been released from prison and entering into homelessness. They also contribute their success to the case management they are providing and the housing navigators they have brought on board to assist in the housing search.

This referral preference states:

*Transitional Homeless Family Preference*

This preference applies to transitional housing persons who are homeless and who are referred from a Homes for Good entity (an entity with an active MOU/MOA with Homes for Good). The definition of "homeless" and "transitional" for this purpose will be included in the MOU/MOA with the qualified entity.

Referrals from Sponsors that arrive under the Permanent Housed Family Preference would be served prior to other local preference referrals (except for referrals under the Permanent Housed Family Preference), and then by date and time of the referral which is in alignment with the current Administrative Plan which states,

Families will be selected from the waiting list based on the targeted funding or selection preference(s) for which they qualify, and in accordance with the PHA's hierarchy of preferences, if applicable. Within each targeted funding or preference category, families will be selected on a first-come, first-served basis in according to the date and time their complete application is received by the PHA.

#### **IV IMPLEMENTATION/FOLLOW-UP**

Upon approval of the Order, the Housing Choice Voucher Administrative Plan will be updated accordingly.

#### **V ATTACHMENTS**

None

IN THE BOARD OF COMMISSIONERS OF THE  
HOMES FOR GOOD HOUSING AGENCY, OF LANE COUNTY OREGON

ORDER 20-22-04-01H

In the Matter of Updating the Housing Choice  
Voucher Administrative Plan (HCV Admin  
Plan) Local Preferences Language.

WHEREAS, Homes for Good is permitted to establish local preferences, and to give priority to serving families that meet those criteria under 24 CFR 982.207.

WHEREAS, Homes for Good proposes to prioritize families who are referred by Sponsors (a current Homes for Good approved entity) under the Transitional Homeless Family Preference.

WHEREAS, Homes for Good's current Administrative Plan states on Page 4-15 under Local Preferences, "Permanent Housed Family Preference will be given priority above other local preferences."

NOW IT IS THEREFORE ORDERED THAT:

The Housing Choice Voucher Administrative Plan for Fiscal Year 2020 shall be revised as follows:

Page 4-15 is amended to state under Local Preferences, "First Priority - Permanent Housed Family Preference referrals. Referrals received under this preference will be prioritized by date and time of referral. Second priority - Referrals from Sponsors (a current Homes for Good approved entity) under the Transitional Homeless Family Preference. Referrals received under this preference will be prioritized by date and time of referral. All other local preference referrals will be prioritized by date and time of referral.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 2020

---

Chair, Homes for Good Board of Commissioners



# BOARD OF COMMISSIONERS AGENDA ITEM

**BOARD MEETING DATE:** 04/22/2020

**AGENDA TITLE:** In the Matter of Authorizing the Formation of HFG Communities, LLC and Authorizing a Permanent Consolidated Loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, Oregon.

**DEPARTMENT:** Real Estate Development Division

**CONTACT :** Beth Gyde

**EXT:** 2535

**PRESENTER:** Steve Ochs

**EXT:** 2530

**ESTIMATED TIME :** 10 minutes

- ☒ **ORDER/RESOLUTION**
- ☐ **PUBLIC HEARING/ORDINANCE**
- ☐ **DISCUSSION OR PRESENTATION (NO ACTION)**
- ☐ **APPOINTMENTS**
- ☐ **REPORT**
- ☐ **PUBLIC COMMENT ANTICIPATED**

**Approval Signature**

**EXECUTIVE DIRECTOR:**

**DATE:** 4/15/20

**LEGAL STAFF :**

**DATE:**

**MANAGEMENT STAFF:**

**DATE:**



177 Day Island Rd., Eugene, OR 97401 • PH 541-682-3755 • FAX 541-682-3411  
300 West Fairview Dr., Springfield, OR 97477 • PH 541-682-4090 • FAX 541-682-3875

Homes. People. Partnerships. Good. [www.homesforgood.org](http://www.homesforgood.org)



## **HOMES FOR GOOD MEMORANDUM**

**TO:** Homes for Good Board of Commissioners

**FROM:** Jacob Fox, Executive Director

**AGENDA ITEM TITLE:** ORDER/In the Matter of Authorizing the Formation of HFG Communities, LLC and authorizing a Permanent Consolidated Loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, Oregon.

**AGENDA DATE:** April 22, 2020

### **I MOTION**

It is moved that the Order be approved which authorizes the formation of HFG Communities, LLC and authorize the Executive Director to execute the necessary documents to enter into a loan for the purpose of consolidating the existing debt at Jacob's Lane Apartments, Laurel Garden Apartments and Willakenzie Townhomes.

### **II ISSUE**

Jacob's Lane Apartments, Laurel Garden Apartments and Willakenzie Townhomes all previously received Oregon Affordable Housing Tax Credits (OAHTC) which provided for a 4% interest rate reduction for initial 20 years of the permanent loans on the properties. This OAHTC has now expired and the interest rates on all 3 developments will increase. Homes for Good Housing Agency intends to refinance these three properties using a permanent consolidation loan which will also allow the Agency to address capital needs at the properties. As In order to facilitate this financing, it is now necessary to obtain Board authorization to form the LLC and complete project financing. Board approval is requested for the formation of HFG Communities, LLC and to enter a permanent loan in the amount of \$1,820,000. This amount will cover all existing and for provide funds for necessary capital improvements at the three properties.

### **III DISCUSSION**

#### **A. Background/Analysis**

Jacob's Lane Apartments (63-units constructed in 1999), Laurel Gardens (41-units constructed in 1997) and Willakenzie Townhomes (41-units constructed in 1997) are all multi-family affordable housing developments completed by Homes for Good. Homes for Good currently represents both the Limited Partner and General Partner in all three partnerships.

These developments received Oregon Affordable Housing Tax Credits (OAHTC) which provided for a 4% interest rate reduction for initial 20 years of the permanent loans. The OAHTC interest rate reduction has now expired. Homes for Good received deferments from current lenders to delay the escalation of the loan interest rates until a new financing transaction is closed.

Given the age of all three properties there are capital needs that need to be addressed to ensure a healthy and safe living environment for residents. Homes for Good Capital Projects team performed Capital Needs Assessments (CNAs) on all three properties to prioritize repair needs. The team also developed Independent Cost Estimates based on these repair needs.

Development and Asset Management produced capital needs budgets and operating proformas based on consolidated operations of these three properties. These reports were provided to Network for Oregon Affordable Housing (NOAH), Harper Capital Partners, LLC and Banner Bank. The most advantageous terms were received from Banner Bank.

Homes for Good received a Letter of Intent from Banner Bank for a loan not to exceed \$1,820,000 which will pay off the existing debt and fund \$850,960 in capital repairs including siding and roof repairs. The Letter of Intent which is included as Exhibit A includes all proposed loan terms and an estimated budget of all expenditures.

**B. Recommendation**

Approval of the proposed motion.

**C. Timing**

Upon Board approval, the Executive Director will execute the necessary documents.

**IV IMPLEMENTATION/FOLLOW-UP**

None required.

**V ATTACHMENTS**

Exhibit A: Letter of Intent, Banner Bank dated March 6, 2020

March 6, 2020



Mr. Steve Ochs  
Development Director  
Homes for Good Housing Agency  
177 Day Island Rd.  
Eugene, OR 97401

Ms. Beth Gyde  
Asset Manager  
Homes for Good Housing Agency  
177 Day Island Rd.  
Eugene, OR 97401

Re: Homes for Good Housing Agency Loan Consolidation  
Eugene, OR

Dear Steve and Beth,

Thank you for your inquiry regarding permanent financing for the Homes for Good Housing Agency Loan Consolidation loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, OR. Based on the preliminary information we've been provided, we are happy to confirm our interest in accepting an application for project financing structured along the following lines:

<b>Borrower:</b>	TBD Limited Liability Corporation / Limited Partnership with Homes for Good Housing Agency ("HFGHA") as Managing Member / General Partner.
<b>Loan Amount:</b>	Up to \$1,820,000, but not to exceed 80% of the accepted appraised value of the real estate at restricted rents or that amount which produces a minimum 1.15 DSC at a taxable rate of 6.00% underwriting interest rate in the Bank's sole opinion.
<b>Loan Fee:</b>	0.50% of the committed loan amount.
<b>Loan Term:</b>	15 years
<b>Amortization:</b>	30 years
<b>Interest Rate:</b>	The fixed rate for the 15 year term shall be determined 30 days prior to the expected closing date based on the following formula: the greater of 4.375% or the sum of 2.180% plus the most recent calendar monthly average of the 15 Year Fixed Rate Advance of the Federal Home Loan Bank, with the product rounded to the nearest 1/8%. For instance, at the February 2020 index level of 2.441%, the calculated interest rate would be 4.625%.
<b>Prepayment:</b>	Yield maintenance per the attached Exhibit A, with a 1% minimum. The premium will be waived in the final two years of the term if Banner is



16099 Boones Ferry Road • P.O. Box 1648 • Lake Oswego, OR 97035

[bannerbank.com](http://bannerbank.com)

Member FDIC, Equal Housing Lender

given first right of refusal to match a bona fide offer to refinance the project.

**Collateral:** A first deed of trust on real estate located at 3450 Jacobs Lane, 1775 West 12<sup>th</sup> Avenue, and 3202 Willakenzie Rd., Eugene, OR, and an assignment of leases and rents.

**Purpose:** Loan funds shall be used to repay existing first mortgage financing, repairs, associated transaction costs.

**Estimated Budget:**

**Loan Consolidation HFGHA Jacob's Lane/Laurel/Willakenzie**

Jacobs Lane Debt Paid at Closing	\$351,902.15
Laurel Garden Debt Paid at Closing	\$198,706.34
Willakenzie Debt Paid at Closing	\$354,784.93
Permanent Loan Fee on	\$9,100.00
Closing Costs Banner	\$1,000.00
Bank Counsel Fees	\$10,000.00
Estimated Recording Fees	\$5,000.00
Capital Needs	\$850,960.00
Borrower Counsel Fee	\$5,000.00
ALTA Title Insurance Premium	\$10,000.00
Appraisal	\$16,995.00
Contingency	\$6,551.58
<b>TOTAL:</b>	<b>\$1,820,000.00</b>

**PLEASE NOTE: THIS IS NOT A LOAN COMMITMENT.** A loan commitment requires the review of a complete loan package by Banner Bank. This Letter of Interest is for discussion purposes only and does not constitute a commitment on the part of Banner Bank to grant credit on these (or any other) terms. If approved by the Bank, such credit terms and conditions may be different from those described in this Letter of Interest and will be included in a formal commitment letter issued after approval of the request pursuant to the Bank's standard procedures. Should you desire to proceed, our loan commitment will be subject to at least the following terms and conditions:

1. An appraisal acceptable in format, content and valuation to the Bank. We will engage this work after this offer is accepted as indicated below.
2. Satisfactory review of any regulatory agreements that may govern this property as an affordable housing community.
3. Satisfactory review of the general physical condition of the building and the scope of work to be performed using loan funds. Advances from the loan shall be made once each month upon presentation of a standard contractor's draw request and satisfactory inspection of the work completed.
4. Satisfactory review of the borrowing entity's organizational documents and operating agreements.
5. Satisfactory review of an ALTA extended Lender's title commitment insuring the Bank's loan in a first lien position on the property.

6. Satisfactory review of an acceptable Borrower Environmental Questionnaire.
7. Satisfactory review of the Borrower's current balance sheets and operating statements for the past three years and year to date.
8. Satisfactory review of the experience statement and current financial statement of the selected general contractor.
9. Subordination of all existing and proposed property-secured financing to the Bank's deed of trust.
10. Transfer of existing reserve accounts to the Bank and opening of the project operating account with the Bank. These accounts are to be maintained with the Bank over the life of the loan.
11. Your agreement, to be included in the loan documents, to provide annual audited financial statements for the Borrower and property and any additional financial statements that may be requested by the Bank.

In addition to the loan fee described herein, the Borrower will be responsible to pay title and closing costs, costs of the valuation report, and legal fees incurred by the Bank.

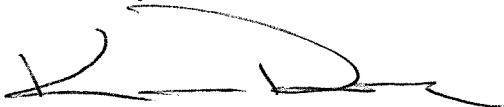
**ORS 41.580 (3) (a) NOTICE**

**UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY THE BANK AFTER OCTOBER 3, 1989 CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY THE BANK TO BE ENFORCEABLE.**

This letter of support shall expire on the 6<sup>th</sup> of May, 2020, and is intended only for the use and information of the Borrower and is not to be relied upon by any other person or entity. The contents of this letter are confidential and are not to be shared with outside third parties with the exception of Borrower's accountants, attorneys and financial advisors. Please indicate your acceptance of the above terms and conditions by signing and returning one copy of this letter.

We greatly appreciate the opportunity to consider your financing request and look forward to building upon our relationship with you. Should you have any questions, feel free to call me at (503-684-2380).

Sincerely,



Karen Roche  
Vice President  
Affordable Housing Relationship Manager

cc: Larry M Leach, Vice President, Affordable Housing Lending Manager  
Michael Dotson, Vice President, Community Development Officer, Banner Bank

We agree to the above outline **as an expression of interest and not a commitment to lend by Bank** and further agree that Bank may, at our expense, begin obtaining information to evaluate the loan proposal.

This \_\_\_\_\_ day of \_\_\_\_\_, 2020.

SPONSOR

Homes for Good Housing Agency, a public body corporate and politic

By: \_\_\_\_\_

## **EXHIBIT A – PREPAYMENT PROVISION**

Banner Bank shall charge prepayment fees on advances in the event of any voluntary or involuntary payment of all or part of the principal of such advance prior to the originally scheduled maturity thereof; including without limitation payments that become due as a result of an acceleration by the Bank pursuant to the terms of the loan agreement between the Bank and the borrower. All prepayment fees shall be due at the time of the prepayment. The prepayment fee charged will be in an amount, calculated in accordance with the methodology set forth below, that is sufficient to make the Bank financially indifferent to the borrower's decision to repay the advance prior to its maturity date by enabling the Bank to obtain approximately the same investment yield that the Bank would have received had the Bank received all payments as originally provided in the advance that is being prepaid. The calculations and determinations of the Bank in this regard shall be in its sole and absolute discretion. Notwithstanding the above and the prepayment fee calculation methodology set forth below, in no event will a prepayment fee be less than zero unless the loan agreement expressly provides otherwise.

**PREPAYMENT FEE CALCULATION METHODOLOGY:** The Bank will calculate and charge a prepayment fee equal to the present value of the difference between: (i) the remaining scheduled interest payments due in connection with the amount of the advance being prepaid, and (ii) the interest payments due in connection with a Bank debt obligation or instrument, as of the date of the prepayment, of equivalent amount, term to maturity and other provisions as the advance that is being prepaid. The debt obligation or instrument referred to in (ii) above may, at the sole and absolute discretion of the Bank, be created synthetically via the derivative market for purposes of determining the prepayment fee calculation and need not be an actual instrument, debt obligation or liability of the Bank. In determining the present value of the difference between (i) and (ii) the Bank will discount the cash flows using the rate(s) on debt obligation or instruments described in (ii). The prepayment fee calculation will also be adjusted, as may be appropriate, to reflect the special financing characteristics of the advance that is being prepaid and (if applicable) any cost to modify, terminate, or offset the hedge(s) associated with the advance (e.g. in the case of a puttable advance, the embedded cost of the put option). In some cases this adjustment will result in interest payments referred to in (ii) above that are lower than those due on debt obligations of the Bank with similar terms to maturity, which may produce a higher prepayment fee.

IN THE BOARD OF COMMISSIONERS OF THE  
HOMES FOR GOOD HOUSING AGENCY, OF LANE COUNTY OREGON

ORDER

In the Matter of Authorizing the Formation of HFG Communities, LLC and Authorizing a Permanent Consolidated Loan for Jacob's Lane Apartments, Laurel Gardens Apartments, and Willakenzie Townhomes in Eugene, Oregon.

WHEREAS, Housing Authority and Community Services Agency of Lane County doing business as Home for Good Housing Agency (the "Authority") is a public body corporate and politic, exercising public and essential governmental functions, and having all the powers necessary or convenient to carry out and effectuate the purposes of the ORS 456.055 to 456.235 (the "Housing Authorities Law"); and

WHEREAS, a purpose of the Authority under the Housing Authorities Law is to construct, acquire, manage and operate affordable housing for persons of lower income; and

WHEREAS, the Authority is authorized by ORS 456.120 to form, finance, and have a nonstock interest in, and to manage or operate, partnerships, nonprofit corporations and limited liability companies in order to further the purposes of Homes for Good Housing Agency; and

WHEREAS, Homes for Good Housing Agency is the General Partner in Jacob's Limited Partnership, Laurel Gardens Limited Partnership, and The Orchards Limited Partnership;

WHEREAS, the Oregon Affordable Housing Tax Credit (OAHTC) interest rate reduction on the existing debt has expired on all three properties and capital repairs are necessary;

WHEREAS, The Agency has received a Letter of Intent from Banner Bank for a permanent consolidated loan to pay off the existing debt and fund necessary capital repairs at the properties;

WHEREAS, for the purposes of loan consolidation of the properties, the Authority finds it to be in the best interests of the Authority to authorize the formation of a limited liability company to be known as HFG Communities LLC or such other name permitted by the Oregon Secretary of State (the "LLC") with the Agency as the sole member of the LLC; and

WHEREAS, It is necessary to obtain Board authorization to form the LLC and execute required consolidated loan documents.

THEREFORE, BE IT RESOLVED THAT:

Homes for Good is authorized for the formation of HFG Communities, LLC., and the Agency is authorized to execute and deliver the following documents:

- a) Articles of Organization of the LLC, an Oregon limited liability company, to be effective as of the day they are filed with the Oregon Secretary of State; and
- b) An Operating Agreement of the LLC, to be effective as of the date the Articles of Organization of the limited liability company are filed with the Oregon Secretary of State; and
- c) Such documents as may be necessary or convenient to establish in the name of the LLC such checking, savings and other accounts in the name of the LLC at such state or federally chartered banks as any Authorized Representative may determine;

BE IT FURTHER RESOLVED, that the Executive Director on behalf of the LLC is authorized to negotiate, execute and deliver on behalf of the LLC, as the case may be, such documents as required to evidence and secure the consolidated loan funds from Banner Bank, all in the form approved by any Authorized Representative (such approval to be conclusively demonstrated by the signature of any Authorized Representative on such document).

DATED this 22 day of April, 2020

---

Chair, Homes for Good Board of Commissioners



# BOARD OF COMMISSIONERS AGENDA ITEM

**BOARD MEETING DATE:** 04/22/2020

**AGENDA TITLE:** Section 8 Wait List Data Review

**DEPARTMENT:** Rent Assistance Division

**CONTACT :** Beth Ochs

**EXT:** 2547

**PRESENTER:** Beth Ochs

**EXT:** 2547

**ESTIMATED TIME :** 30 minutes

- ☐ ORDER/RESOLUTION
- ☐ PUBLIC HEARING/ORDINANCE
- ☒ DISCUSSION OR PRESENTATION (NO ACTION)
- ☐ APPOINTMENTS
- ☐ REPORT
- ☐ PUBLIC COMMENT ANTICIPATED

**Approval Signature**

**EXECUTIVE DIRECTOR:**

A handwritten signature in black ink, appearing to be "J. H.", is written over a horizontal line.

**DATE:** 4/15/20

**LEGAL STAFF :**

**DATE:**

**MANAGEMENT STAFF:**

**DATE:**



Section 8 Housing Choice Vouchers Waitlist

**Homes.**People.Partnerships.**Good.**

# Section 8 Housing Choice Voucher Waitlist Pre-Applications

Section 8 HCV Wait List HAPPY Pre-Application Data				
Waitlist Open Dates	5/18/2017 - 5/26/2017	11/12/2019 - 11/19/2019	% Change	
Number of Days Open	9	8 ⬇️		
Applications submitted	4496	4887 ⬆️	9%	
One person households	2316	2742 ⬆️	18%	
Family applications	2180	2145 ⬇️	-2%	
HoH Elderly	392	702 ⬆️	79%	
HH with a disability	2062	2490 ⬆️	21%	
Head of Household				
Male	1364	1571 ⬆️	15%	
Female	3132	3316 ⬆️	6%	
Average HH Size	1.97	1.85 ⬇️	-6%	
Average HH Income	\$20,356.95	\$15,055.70 ⬇️	-26%	

*\*Permanent Data Points*

*\*Temporary Data Points*

# Section 8 Housing Choice Voucher Waitlist Pre-Applications

Section 8 HCV Wait List HAPPY Pre-Application Data				
Waitlist Open Dates	5/18/2017 - 5/26/2017	11/12/2019 - 11/19/2019	% Change	
Number of Days Open	9	8	↓	
Totals by Race				
American Indian/Alaska Native	251	315	↑	25%
Asian	72	91	↑	26%
Black/African American	784	446	↓	-43%
Native Hawaiian/Pacific Islander	85	98	↑	15%
White	3560	4319	↑	21%
Totals by Ethnicity				
Hispanic	463	435	↓	-6%
Non-Hispanic	4033	4452	↑	10%

*\*Permanent Data Points*

*\*Temporary Data Points*

# Section 8 Housing Choice Voucher Waitlist Pre-Applications

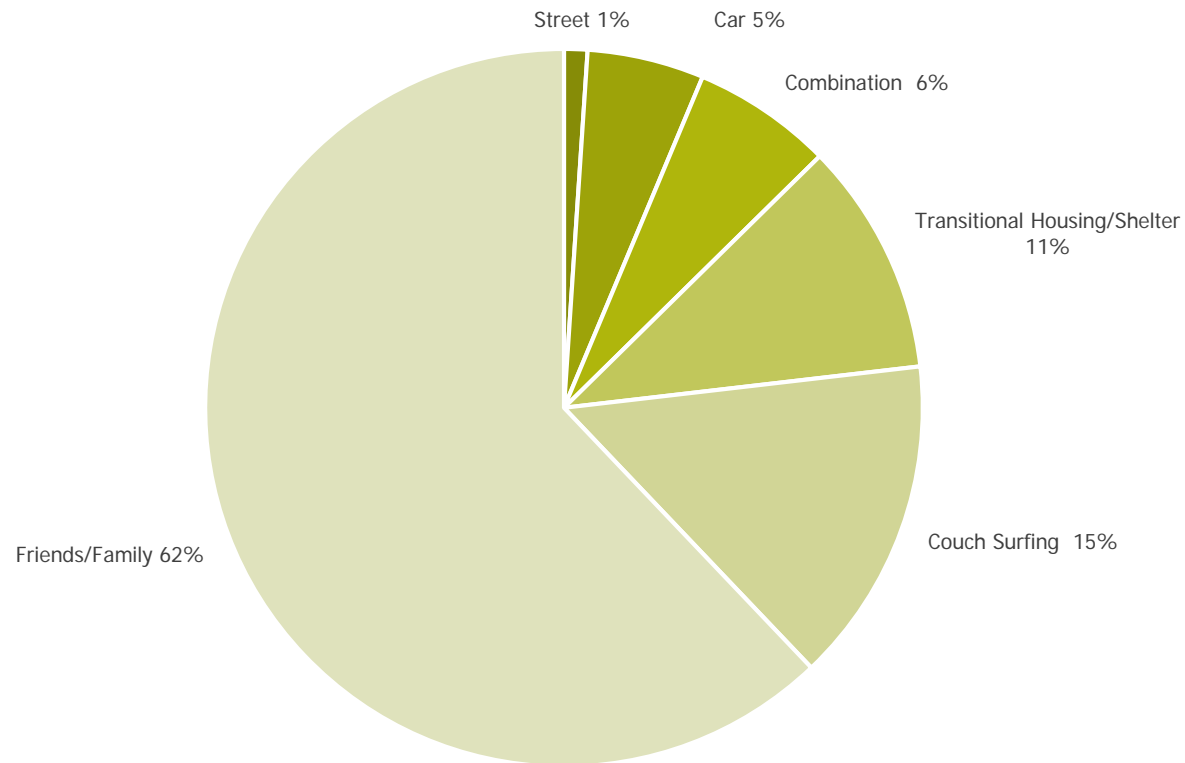
Section 8 HCV Wait List HAPPY Pre-Application Data					
Waitlist Open Dates		5/18/2017 - 5/26/2017	11/12/2019 - 11/19/2019		% Change
Number of Days Open		9	8	⬇️	
Supplemental Questions					
Are you or any member of your family required to register as a sex offender?	Yes	46	50	⬆️	9%
	No	4450	4837	⬆️	9%
Are you a current or past tenant of any Federally-subsidized housing?	Yes	816	943	⬆️	16%
	No	3680	3944	⬆️	7%
Are you or anyone in your household an Active US Military personnel or a Veteran?	Yes	187	159	⬇️	-15%
	No	4309	4728	⬆️	10%
Are you or anyone in your household currently homeless?	Yes	N/A	2080		N/A
	No	N/A	2807		N/A
Did someone help you complete the application?	Yes	N/A	1793		N/A
	No	N/A	3094		N/A
How did you hear about our wait list opening?	Yes	N/A	4602		N/A
	No	N/A	285		N/A
Are you actively working with a social service agency in Lane County?	Yes	N/A	2087		N/A
	No	N/A	2800		N/A

*\*Permanent Data Points*

*\*Temporary Data Points*

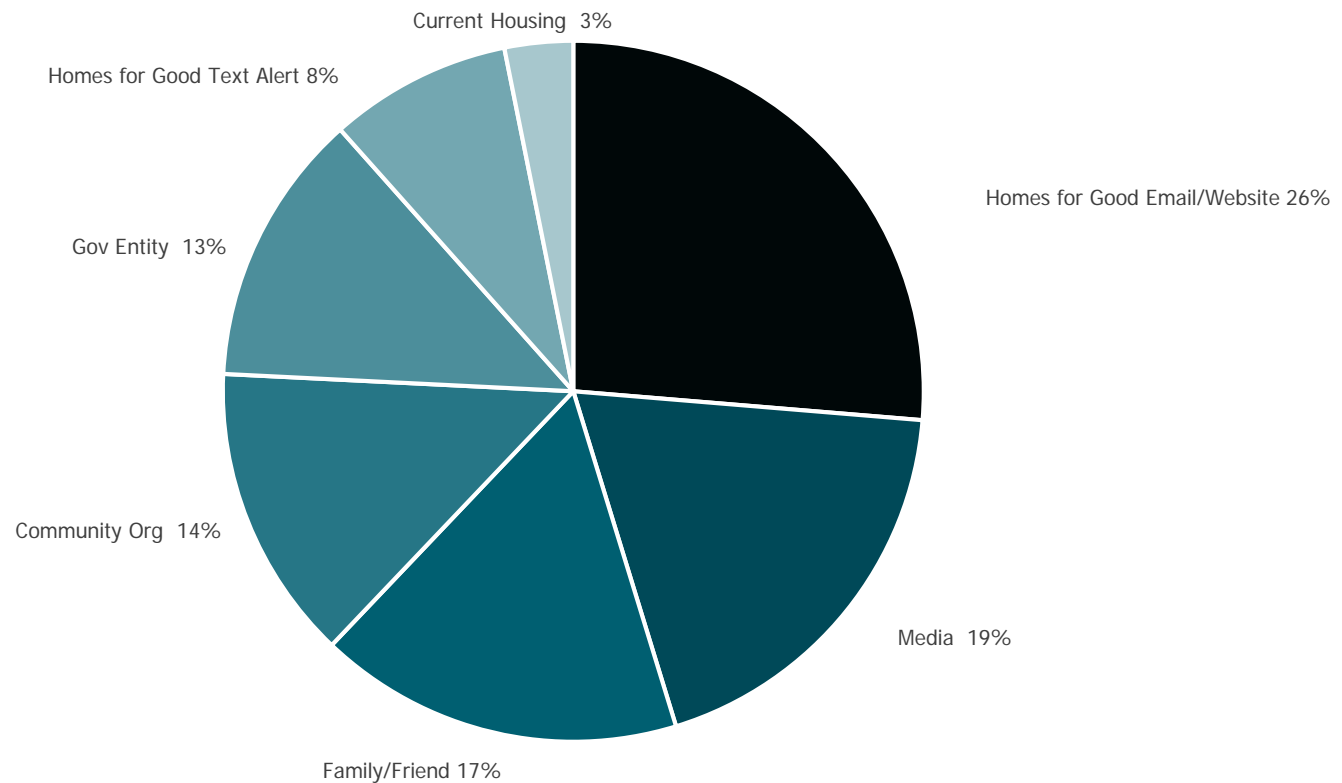
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

**Where are 2019 Section 8 pre-applicants experiencing homelessness?**



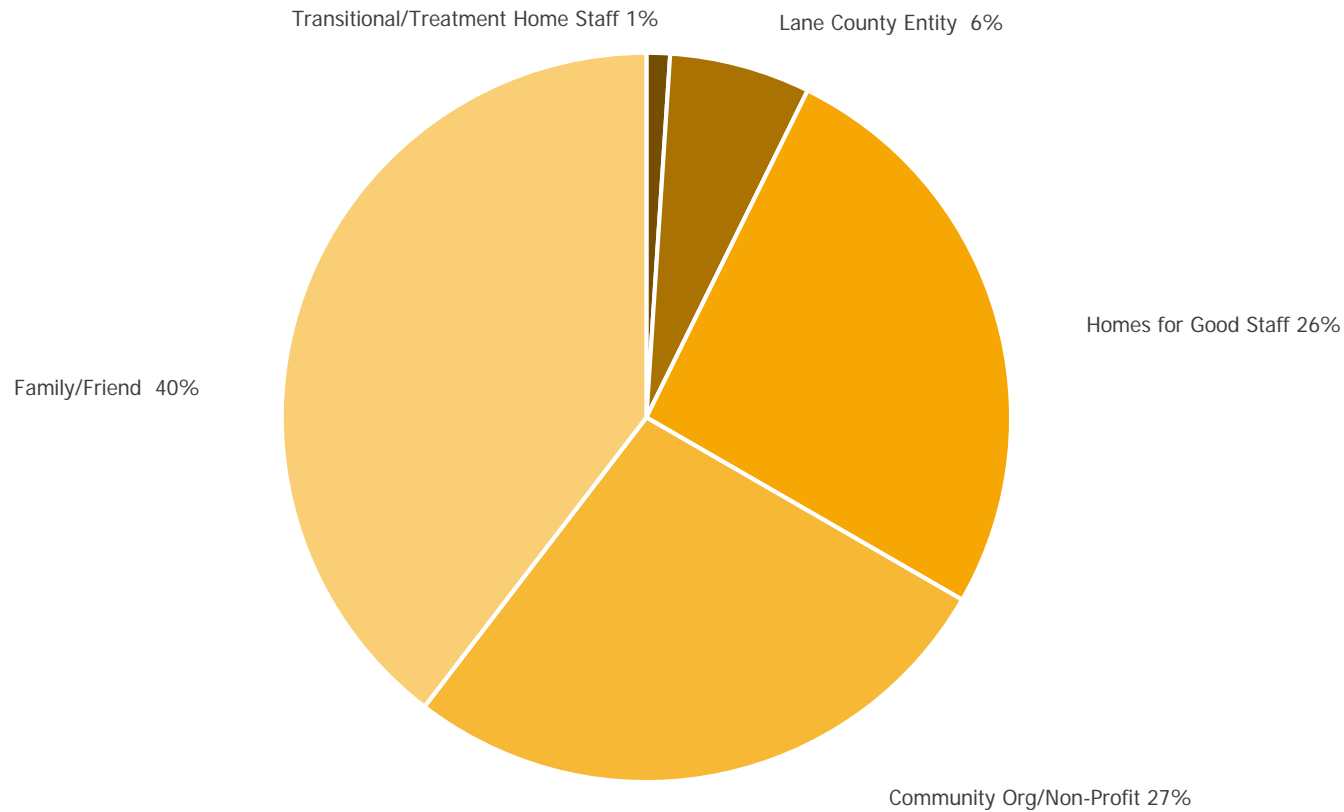
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

**How did pre-applicants hear about the 2019 waitlist opening?**



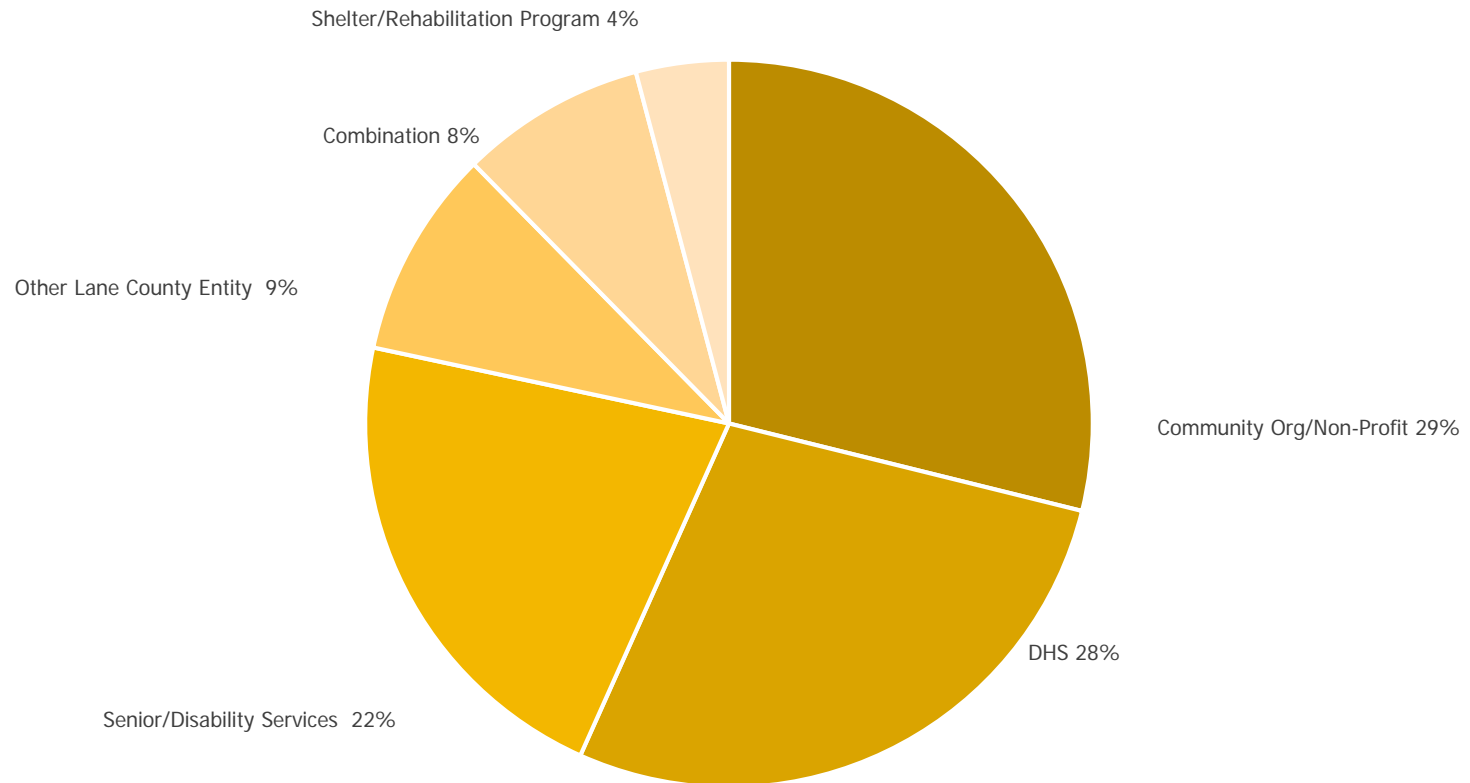
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

## Who helped complete the 2019 pre-applications?



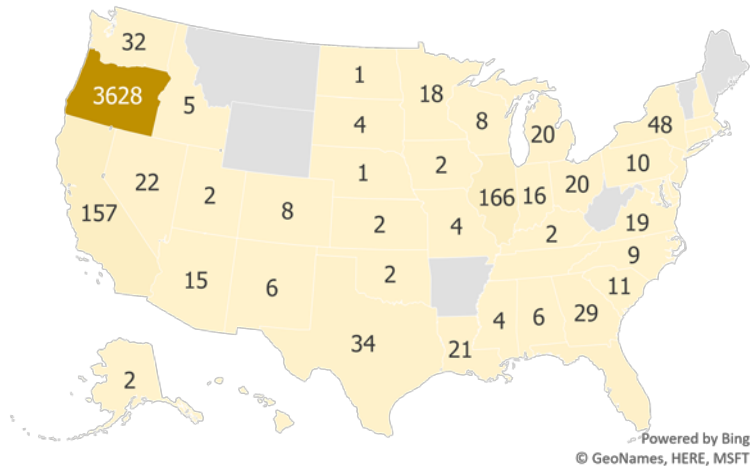
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

**Which other community resources are 2019 pre-applicants accessing?**



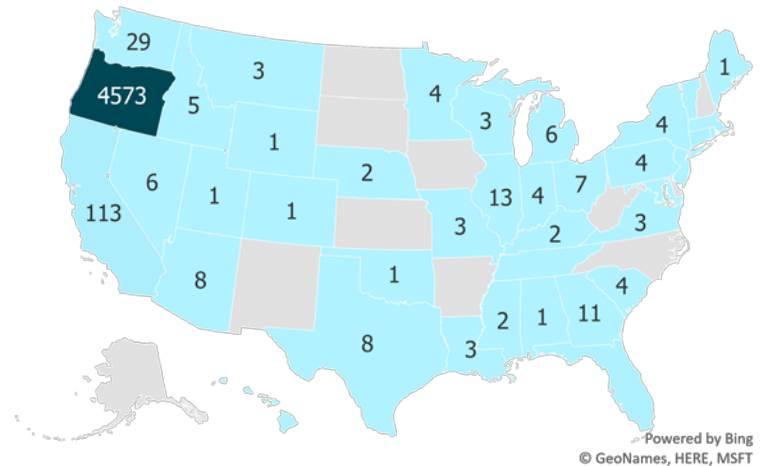
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

**Where did households who submitted 2017  
Section 8 waitlist pre-applications apply from?**



2017 Pre-Applications  
3,628 Oregon  
868 Out of State

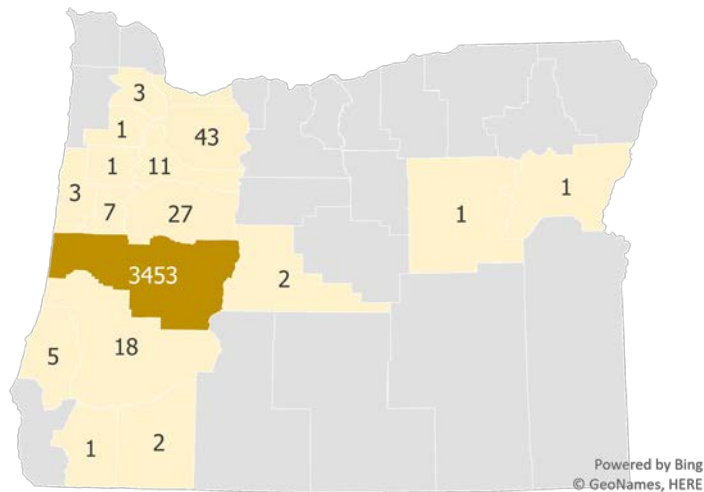
**Where did households who submitted 2019  
Section 8 waitlist pre-applications apply from?**



2019 Pre-Applications  
4,573 Oregon  
314 Out of State

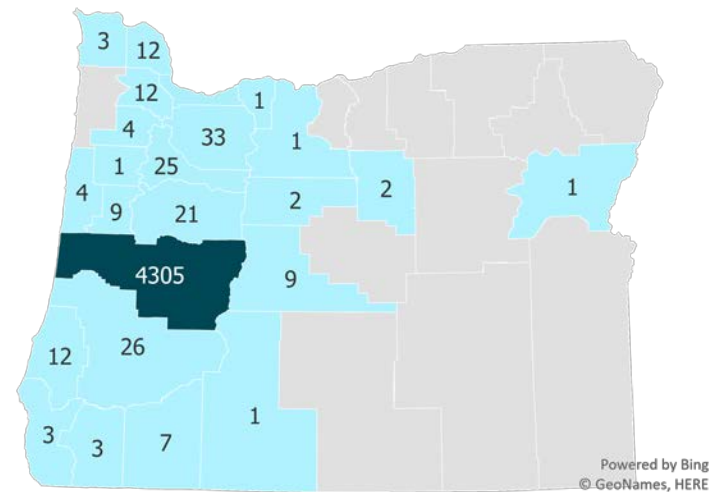
# Section 8 Housing Choice Voucher Waitlist Pre-Applications

Where did households who submitted 2017  
Section 8 waitlist pre-applications apply from?



2017 Pre-Applications  
3,453 Lane County  
175 Outside Lane County

Where did households who submitted 2019  
Section 8 waitlist pre-applications apply from?



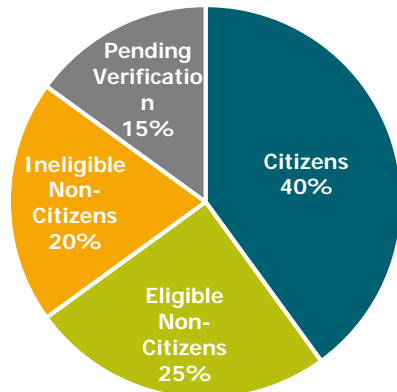
2019 Pre-Applications  
4,305 Lane County  
268 Outside Lane County

# Section 8 Housing Choice Voucher Waitlist Pre-Applications

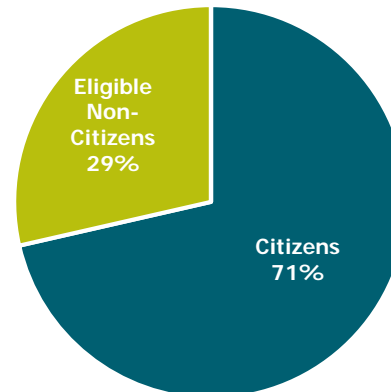
## Demographic - Language

The **total number of pre-applications filled out in Spanish declined** from 20 in 2017 to 7 in 2019.

What was the citizenship of people who filled out the **2017** Section 8 waitlist pre-application in Spanish?



What was the citizenship of people who filled out the **2019** Section 8 waitlist pre-application in Spanish?

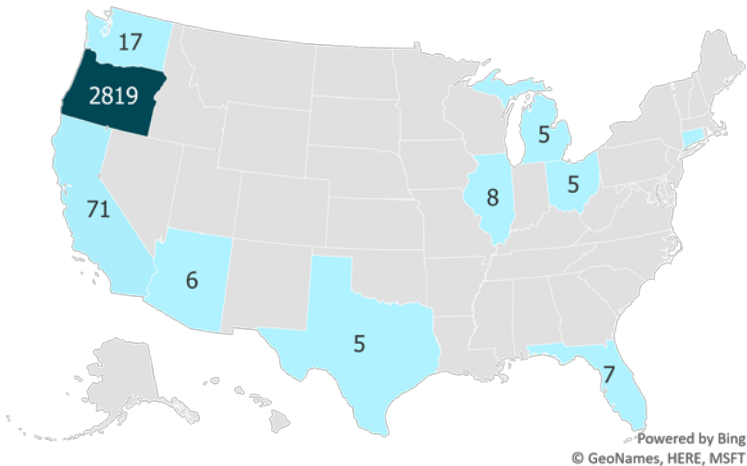


Which other languages were spoken by people selected in the 2017 Section 8 waitlist lottery?

Spanish	48
Arabic	6
French	4
Tagalog	2
Chinese	2
Other	1

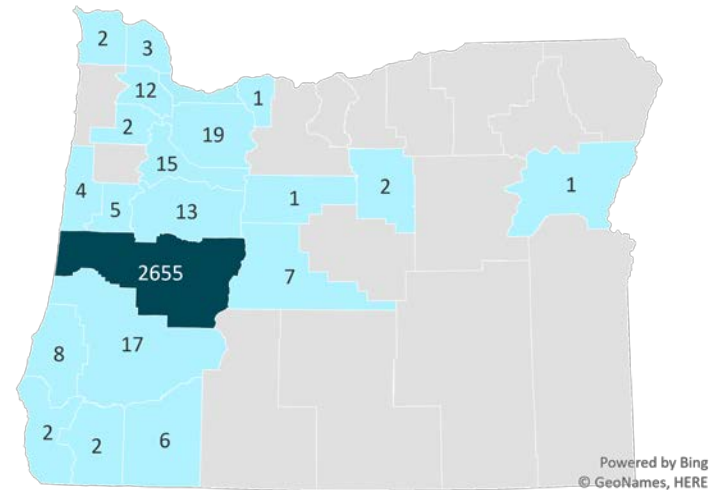
# Section 8 Housing Choice Voucher Waitlist Lottery Selected

Where did households selected in the 2019  
Section 8 waitlist lottery apply from?



2019 Selected  
2,819 Oregon  
181 Out of State

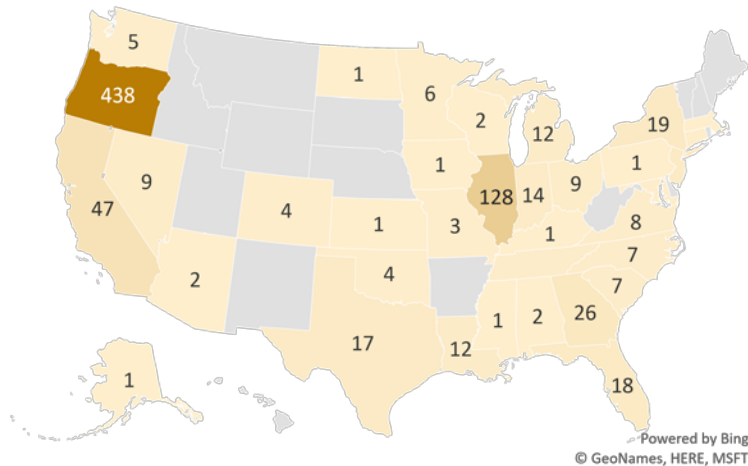
Where did households selected in the 2019  
Section 8 waitlist lottery apply from?



2019 Selected  
2,655 Lane County  
164 Outside Lane County

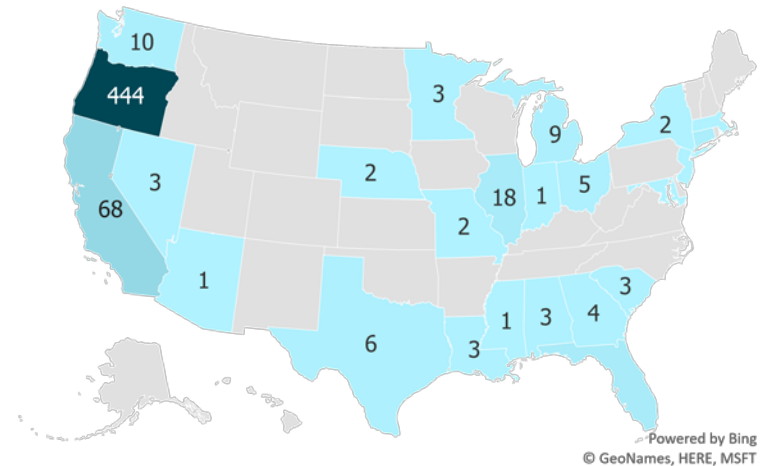
# Section 8 Housing Choice Voucher Waitlist Lottery Selected Demographics - Race

Where did Black/African American people selected in the 2017 Section 8 lottery apply from?



2017 Selected  
Demographics – Black/African American  
438 Oregon  
406 Out of State

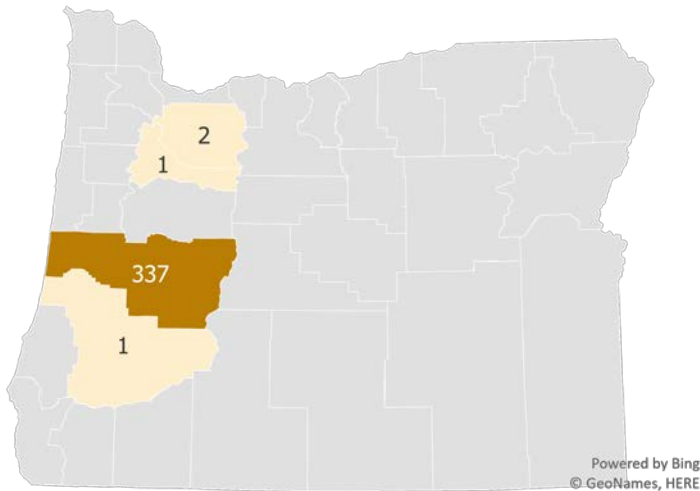
Where did Black/African American people selected in the 2019 Section 8 lottery apply from?



2019 Selected  
Demographics – Black/African American  
444 Oregon  
178 Out of State

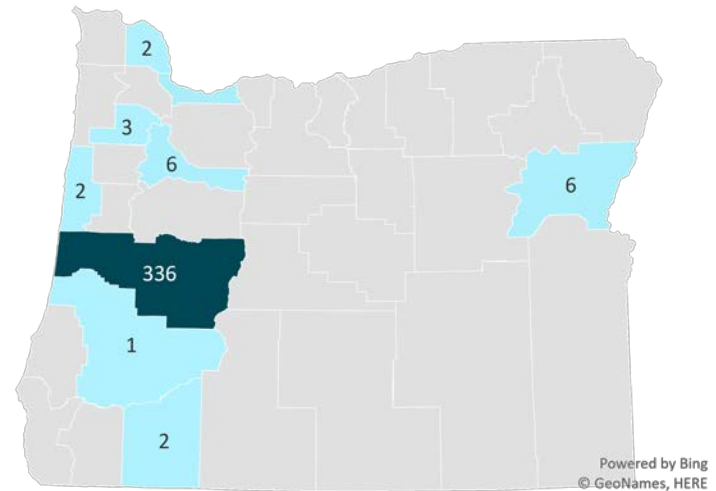
# Section 8 Housing Choice Voucher Waitlist Lottery Selected Demographics - Race

Where did American Indian/Alaska Native people selected in the 2017 Section 8 lottery apply from?



2017 Selected  
Demographics – Indian/Alaska Native  
337 Lane County  
5 Outside Lane County

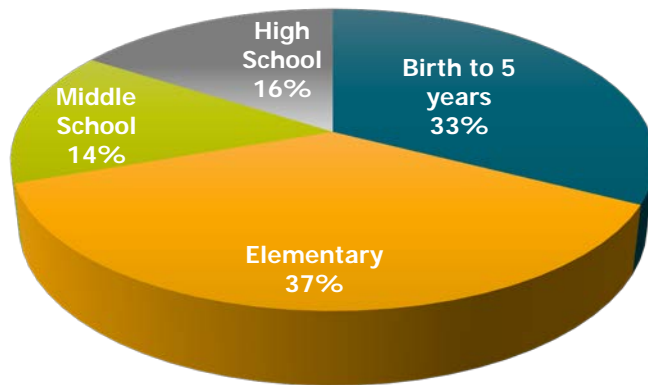
Where did American Indian/Alaska Native people selected in the 2019 Section 8 lottery apply from?



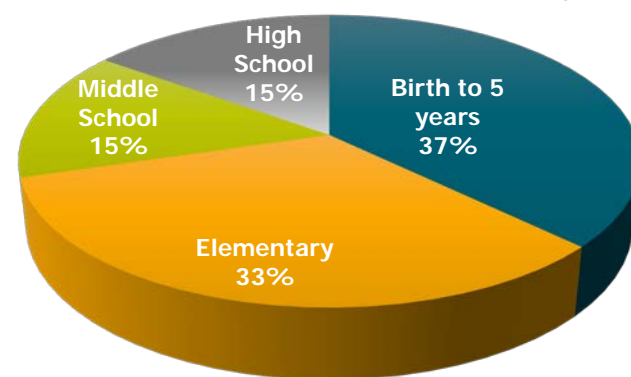
2019 Selected  
Demographics – Indian/Alaska Native  
336 Lane County  
34 Outside Lane County

## Section 8 Housing Choice Voucher Waitlist Lottery Selected Demographics - Children

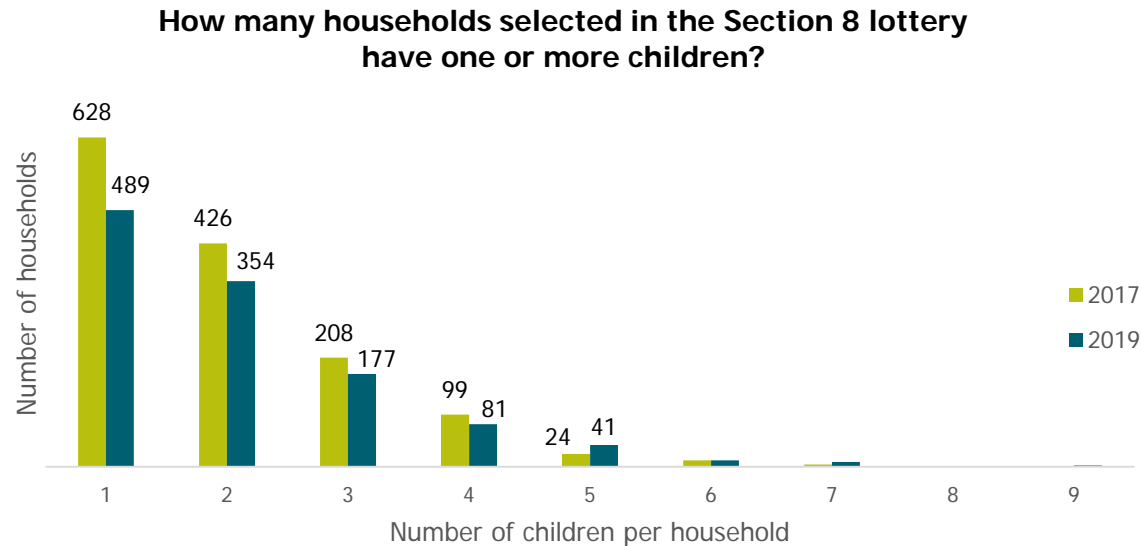
How old were children in households  
selected in the 2017 Section 8 lottery?



How old are children in households  
selected in the 2019 Section 8 lottery?



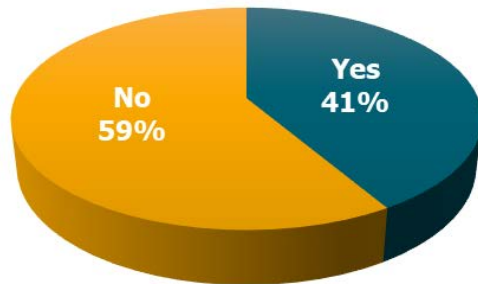
# Section 8 Housing Choice Voucher Waitlist Lottery Selected Demographics - Children



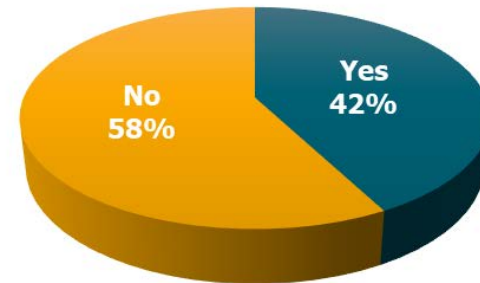
The **total number of children in households selected in the 2019 Section 8 lottery is down 11%**, from 2646 in 2017 to 2356 in 2019.

# Section 8 Housing Choice Voucher Waitlist Lottery Selected Demographics - Homelessness

How many Homeless households were selected in the 2017 lottery?



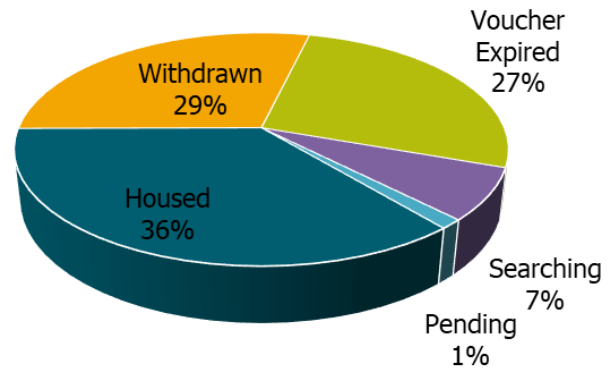
How many Homeless households were selected in the 2019 lottery?



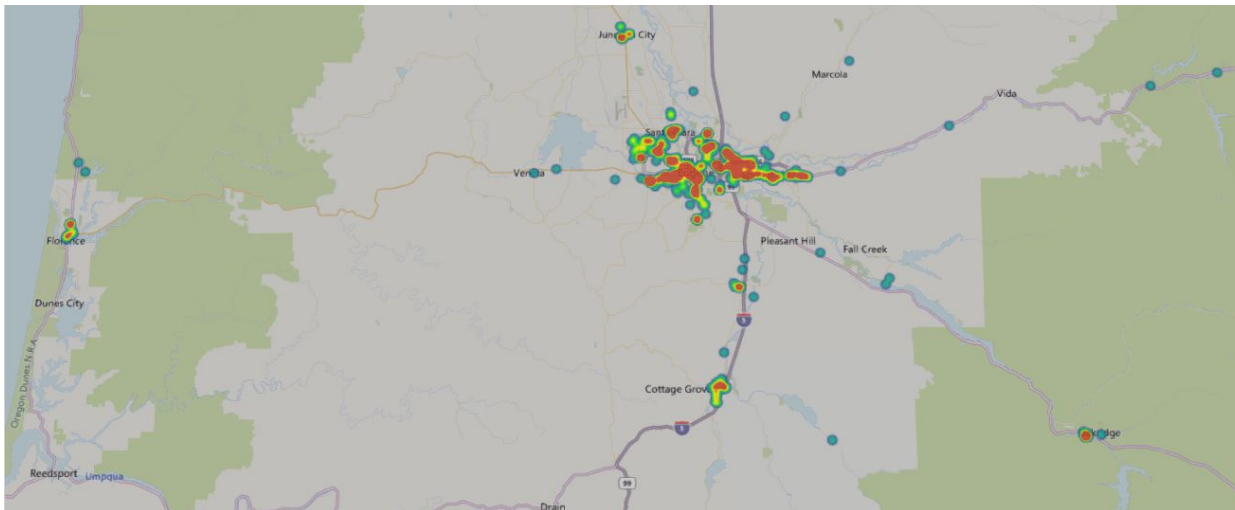
The **total number of Homeless households selected in the 2019 Section 8 lottery is 1269.**

# Section 8 Housing Choice Voucher Waitlist Lottery Selected

Where are the 2017 waitlist applicants now?



Where in Lane County are the Housed clients from the 2017 waitlist?



Homes. People. Partnerships. Good.

Questions?  
Thank you!