

# Creating the Oregon Centralized Resource Application Process for Funding Affordable Rental Housing Development

## **Oregon Housing and Community Services**

Rental Housing: Encouraging New Construction and  
Promoting Preservation

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Oregon Housing and Community Services

Title: Streamlining affordable housing production with the Oregon Centralized Application (ORCA)

Category: Rental Housing/Encouraging New Construction and Promoting Preservation

## Streamlining affordable housing production with the Oregon Centralized Application (ORCA)

### Responding to state housing need and achieving strategic objectives

Governor Kotek's [Executive Order on Affordable Housing](#) (EO 23-04) established an annual production goal of 18,000 affordable homes, doubling the average annual production rate from the previous five years (includes homeownership units). The [Oregon Housing Needs Analysis](#) (OHNA) identifies a gap in affordable housing and highlights the need for increased housing production, particularly in rural areas where underproduction has quadrupled since 2013 despite population loss. In addition, the OHNA and related reports acknowledge that systemic policies and practices have historically led to inequitable housing outcomes for marginalized communities, particularly people of color.

Oregon Housing and Community Services (OHCS) determined that allocating resources and awarding funding needed to be streamlined and improved to achieve statewide housing need and priorities. OHCS currently manages over 14 development funding programs, with different priorities and requirements for each program. Each year, OHCS issued separate competitive Notice of Funding Availability (NOFA) processes with differing timelines, causing confusion and delay. OHCS recognized that the NOFA process needed to change.

To address historic inequitable outcomes for marginalized communities and mitigate concerns about how the push for expediency and funding projects with *readiness to proceed* might disadvantage **small, rural, and culturally responsive** organizations and their priority projects, OHCS deployed the following strategies:

1. Establish geographic and organizational set-asides
2. Create a technical assistance team focused on supporting set-side eligible entities, along with a new predevelopment program to improve outcomes for these communities.

### ORCA is innovative, replicable, and demonstrates effective use of resources

OHCS set out to build housing more quickly by moving from a competitive practice to a standards-based evaluation and a one-stop, rolling application process focused on "first ready, first reviewed," allowing projects to move forward as resources are available. OHCS created the Oregon Centralized Application (ORCA) to achieve state policy objectives, consolidating all resources into a centralized fund offering instead of a competitive program-by-program solicitation. One application process reduces developers' time and uncertainty, allowing projects to move forward without waiting for the next competitive NOFA. Through the NOFA process, projects would typically receive a funding reservation about six months from the NOFA's publishing and would often compete for multiple NOFAs throughout the year. After receiving funding reservations, projects would move forward to accomplish due diligence items, often taking another 9-18 months before they are ready with complete financing, architectural, and building permits.

The ORCA has an entry point, the Intake, followed by three steps: Impact Assessment, Financial Eligibility, and Commitment. There are evaluation standards at each step. Once a project meets the evaluation standards, it can move on to the next step of the process and proceed quickly through ORCA if it's already completed all due diligence and construction planning.

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Intake is the point of entry for the Oregon Centralized Application (ORCA) process and is open continuously. Intake identifies the pipeline of affordable housing projects at different stages of readiness and helps forecast funding requests and needed resources. The pipeline is a tool to advocate for continued resources from the Oregon Legislature, identifying the number of projects in urban and rural districts throughout the state. Applicants can fill out an Intake Form whenever they are ready. Nonprofit rural, culturally responsive, and tribal organizations may be matched with an OHCS Technical Advisor to help them navigate the funding process.

Impact Assessment provides OHCS with key information about the project to review alignment with policy priorities. This step is where sponsors can refine the project concept, complete application tasks, submit initial proforma, and identify more partners. Projects proceed to the Oregon Housing Stability Council for feedback and, if approved, secure a Letter of Intent, providing a conditional hold subject to the availability of resources. Impact Assessment deploys resources quickly and creates a managed queue. If resources are fully subscribed, projects are placed on a waitlist in order of their submission and move forward when new resources become available.

Financial Eligibility, the third step of the process, focuses on the financial aspects of the project, requiring applicants to submit lender letters of intent, well-developed construction cost estimates, and a full preliminary proforma, and should be completed within six months.

Commitment is the last step of submitting an Oregon Centralized Application (ORCA). The Commitment step requires applicants to submit final architectural plans, a final proforma, final cost estimates, permit approval, and secured investor commitments. This step should be completed within three months, resulting in a Reservation Letter for projects ready to close within six months of receiving the reservation.

### Benefits outweigh costs

OHCS stakeholders and business partners have identified the cost of applying for resources as a barrier. When developing the ORCA, developers and lenders called out the risk and timeline associated with applying for multiple NOFAs as one factor increasing the overall development cost. The ORCA reduces the time from application to funding awards, resulting in faster building of more affordable housing across the state. Applicants put forward the project they are ready to build, and OHCS staff work to align with available resources. This structure allows developers to receive early feedback and adjust their projects in real-time, reducing the number of disqualified or delayed applications and increasing the chance that strong projects can reach funding readiness, even if they start with funding gaps. Developers can tailor their proposals based on agency expectations and identify issues earlier, such as zoning challenges, readiness gaps, or unrealistic budgets. Projects can adjust scope or timelines based on conditions before hitting costly delays.

### Measurable benefits to HFA targeted customers and proven track record of success in the marketplace

OHCS has demonstrated several benefits for HFA-targeted customers since launching the ORCA in June 2024. During the first year, 346 Intake Forms were submitted accounting for more than 22,000 units in the pipeline at various stages. From these Intake Forms, 73 Impact Assessment applications were completed, with 42 projects receiving Intent to Fund approval from the Oregon Housing Stability Council representing 4,133 new units and preserving 445 units. ORCA, with a managed queue, will enable OHCS to continue as a top-performing HFA for new bond issuances. In

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March 2025, OHCS opened the 4% LIHTC application and will issue the first Intent to Award notices in May 2025. The ORCA provides infrastructure to continue building the pipeline in Oregon. If a project is not moving forward on its original timeline, there is a managed queue of projects to sustain production levels.

New teams were created to provide access to information and timely responses. OHCS established a new Applications Team, working closely with a new Technical Advisor team to navigate the application process and promote continuous improvement. A Frequently Asked Questions (FAQ) portal allows applicants to submit questions and feedback. The application team processes this information and ensures that questions are routed to the subject matter experts and tracked to ensure timely responses. Over the first year, partners submitted 557 questions that were answered through the portal, with 43% of responses provided within one business day.

The Technical Advisor team has provided assistance to 93 applications. Early feedback resulted in successful applications for communities historically unsuccessful in securing funding from OHCS, including a rural Public Housing Authority receiving its first affordable housing funding award in over a decade. The Technical Advisor team facilitated a full subscription of the Predevelopment Loan Program (PDLP), creating a sustainable pipeline toward meeting state policy objectives.

### Effective partnerships

The evolution of the ORCA involves ongoing engagement to review outcome data from the first year and progress toward achieving state objectives. Lenders and Investors have expressed support for the ORCA, confirming that early feedback from the state's HFA is critical for the success of a project to mitigate risk associated with completing due diligence, securing favorable financing, and credit pricing. Securing the final funding reservation from OHCS at six months to close provides motivation to complete due diligence and addresses projects that stall or cannot meet benchmarks. More interactions with the project at an earlier stage helps to consider unique circumstances and establish realistic timelines.

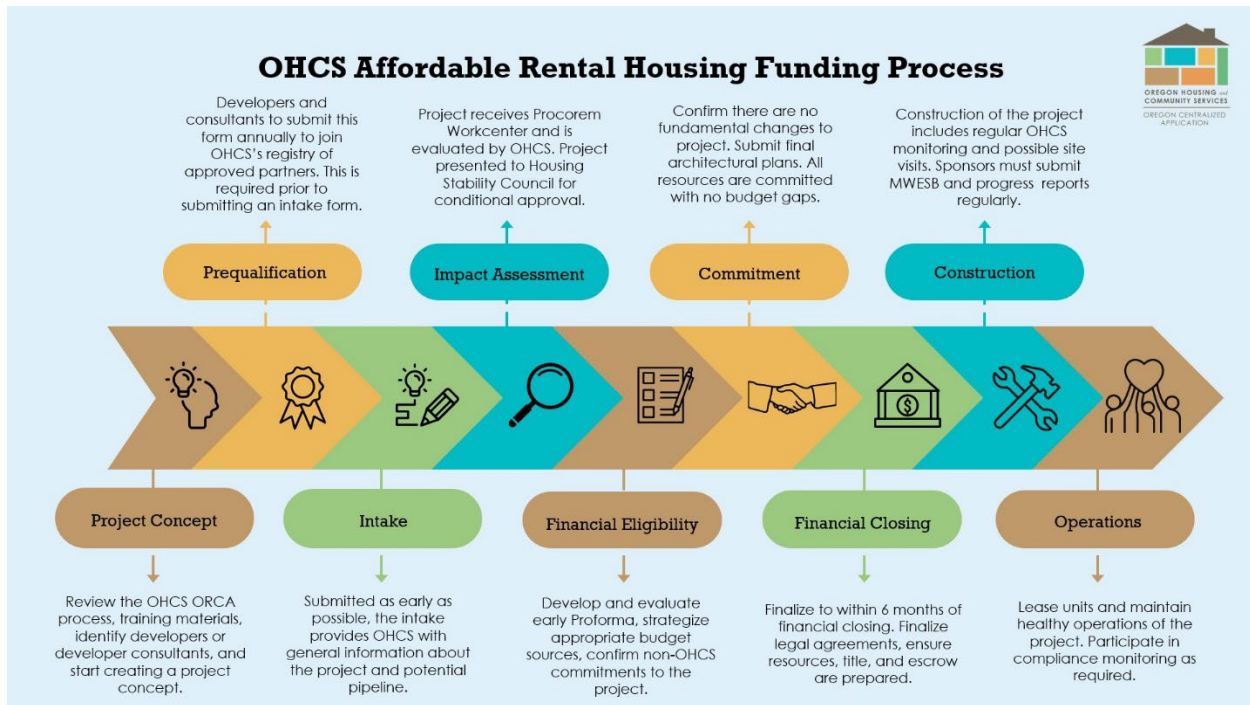
Based on outcomes from the first year, OHCS is proposing adjustments, including refining readiness benchmarks and recalibrating set-asides. Housing Oregon, a statewide association of 137 affordable housing and community development organizations, businesses, and government agencies, is a key partner for successful policy and production outcomes. Engagement will occur in the summer of 2025 with Housing Oregon, Oregon's Participating Jurisdictions, and Public Housing Authorities, including outreach with CDFI's, lenders, and investors.

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Visual aids:



Supplemental document:

See HSC May Awards Press Release in folder

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May 06, 2025

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Rendering of El Nido Apartments in Lake Oswego.

**Oregon Housing and Community Services to  
serve hundreds of households by funding more  
than 1,100 affordable homes**

***Housing developments located across Oregon, including  
Bend, Corvallis, and Oregon City***

**SALEM, Ore.** — Oregon Housing and Community Services' new investments aim to provide affordable homes for hundreds of individuals and families by expanding housing production in the state. The housing developments will add 1,060 new homes and provide rehabilitation resources for 45 existing homes. These efforts align with Governor Kotek's priorities to significantly increase housing production in Oregon.

“Public, private, and community partners are coming together across Oregon to build affordable housing that puts a roof over more Oregonians' heads,” Governor Kotek said. “These eleven affordable housing developments add to what is needed across the state to solve the housing crisis where it is hitting the hardest.”

The Housing Stability Council approved funding last week for housing projects that demonstrated a priority for serving families, seniors, persons with disabilities, the agricultural workforce, immigrants, and people experiencing homelessness. United Housing Partners LLC and the Latino Community Association (LCA) came together to develop the Easton Village Apartments in Bend. LCA will offer a variety of services that include language and job placement, healthy families' resources, youth development, and community engagement.

“Increasing housing supply and making everyday life more affordable for Oregonians are our primary focus” said OHCS Executive Director Andrea Bell. “Securing the fundamentals that people rely on is perhaps one of the most important ways we measure how well government is working for people in making lives better and securing freedom. We are boosting housing supply through locally driven solutions with public and private investments.”

In Corvallis, the community organized, with the support of Casa of Oregon, to successfully preserve Colorado Lake Cooperative, a 45-space family manufactured park. Before the cooperative's acquisition, residents had growing concerns that the land would be sold and there would be significant space rent increases, eventually leading to their displacement.

Park Place in Oregon City is a redevelopment of a 99-home aging housing community owned and operated by the Housing Authority of Clackamas County (HACC). This project will create 200 new energy-efficient homes with more than half of the households supported with project-based rental assistance.

Listed below are 11 affordable housing developments funded by OHCS, including two, Colorado Lake Cooperative and Columbia View Apartments, that are receiving preservation funding.

Housing Development	Location	Number of homes
Avenue Plaza	Portland	78
Colorado Lake Cooperative	Corvallis	45
Easton Village	Bend	128
El Nido Apartments	Clackamas	55
Gresham Civic Station	Gresham	60

Housing Development	Location	Number of homes
Jamii Court	Portland	96
Pacifica	Seaside	69
Park Place	Oregon City	200
Park Run	Eugene	158
Valley Vista	McMinnville	96
Whiteaker Commons	Eugene	120
	<b>Total</b>	<b>1,105</b>

Find more information about each affordable housing development in the [Housing Stability Council meeting packet](#).

### About Oregon Housing and Community Services (OHCS)

OHCS is Oregon's housing finance agency. The state agency provides financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of low and moderate income. OHCS administers programs that provide housing stabilization. OHCS delivers these programs primarily through grants, contracts, and loan agreements with local partners and community-based providers. [Visit OHCS' website for more information](#).



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# Oregon Housing and Community Services to serve hundreds of households by funding more than 1,100 affordable homes

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