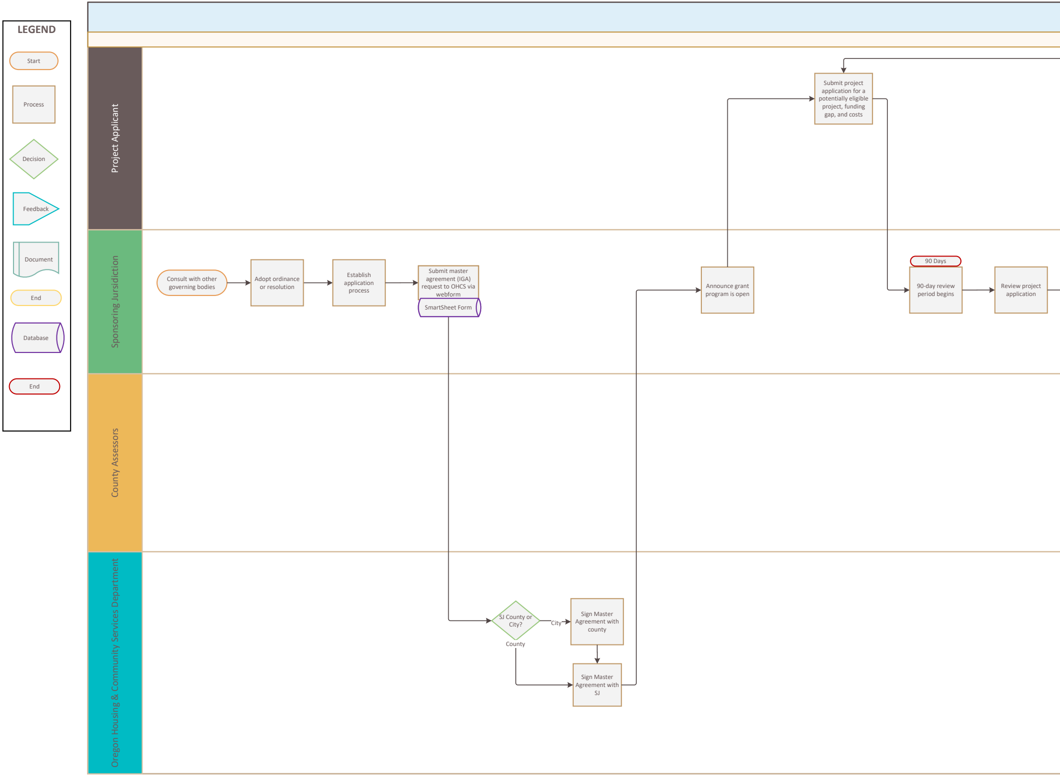
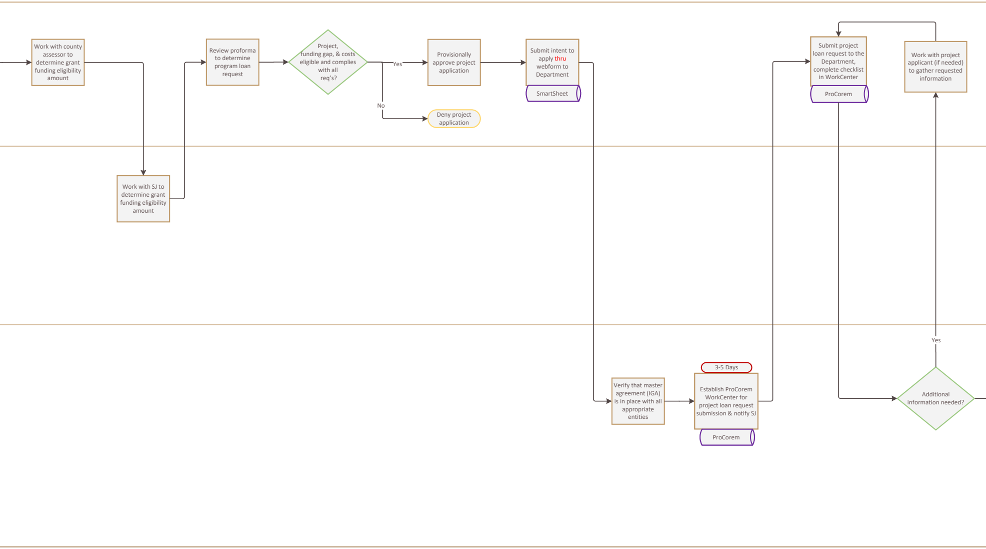
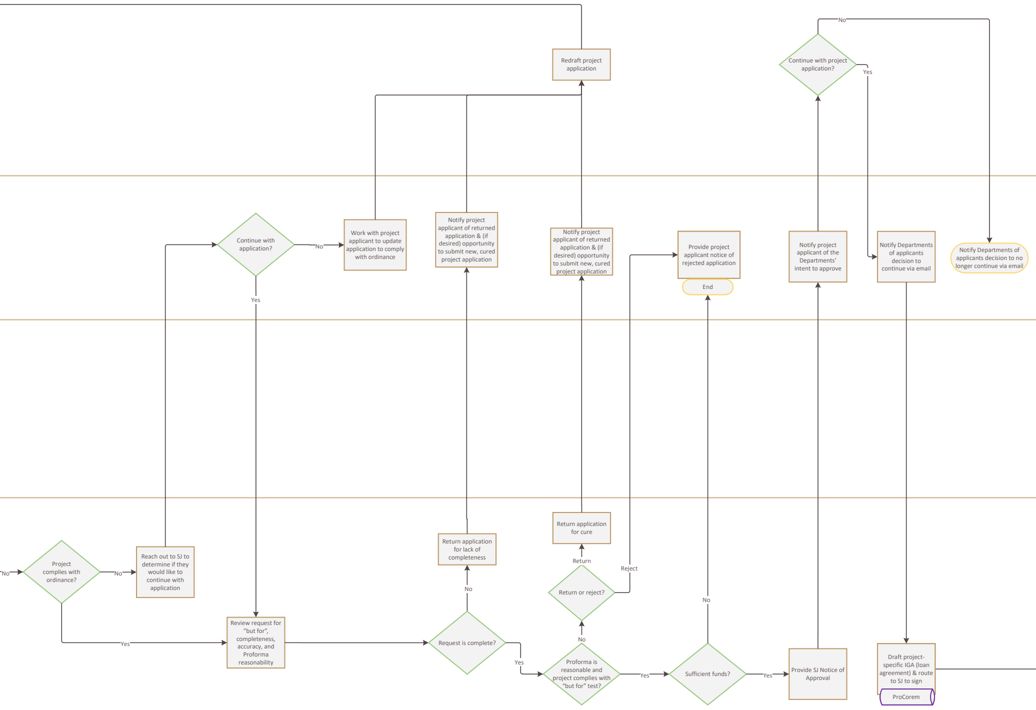
OREGON HOUSING *and* COMMUNITY SERVICES


LEGEND
Start
Process
Decision
Feedback
Document
End
Database
End
Project Applicant
Sponsoring Jurisdiction
County Assessors
Oregon Housing & Community Services Department
Consult with other governing bodies
Adopt ordinance or resolution
Establish application process
Submit master agreement (IGA) request to OHCS via webform
SmartSheet Form
SJ County or City?
City
County
Sign Master Agreement with county
Sign Master Agreement with SJ
Announce grant program is open
Submit project application for a potentially eligible project, funding gap, and costs
90 Days
90-day review period begins
Review project application

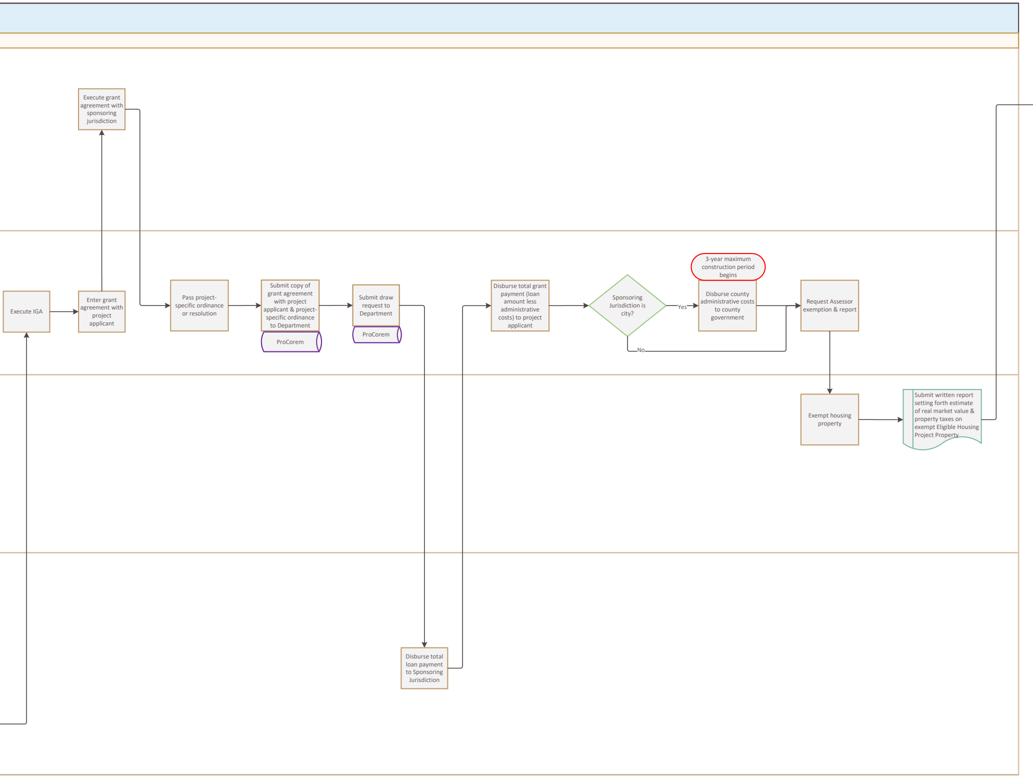
Moderate Income Revolving Loan (MIRL) Process Overview (see Program Manual for specific guidance)

Establish Grant Agreement

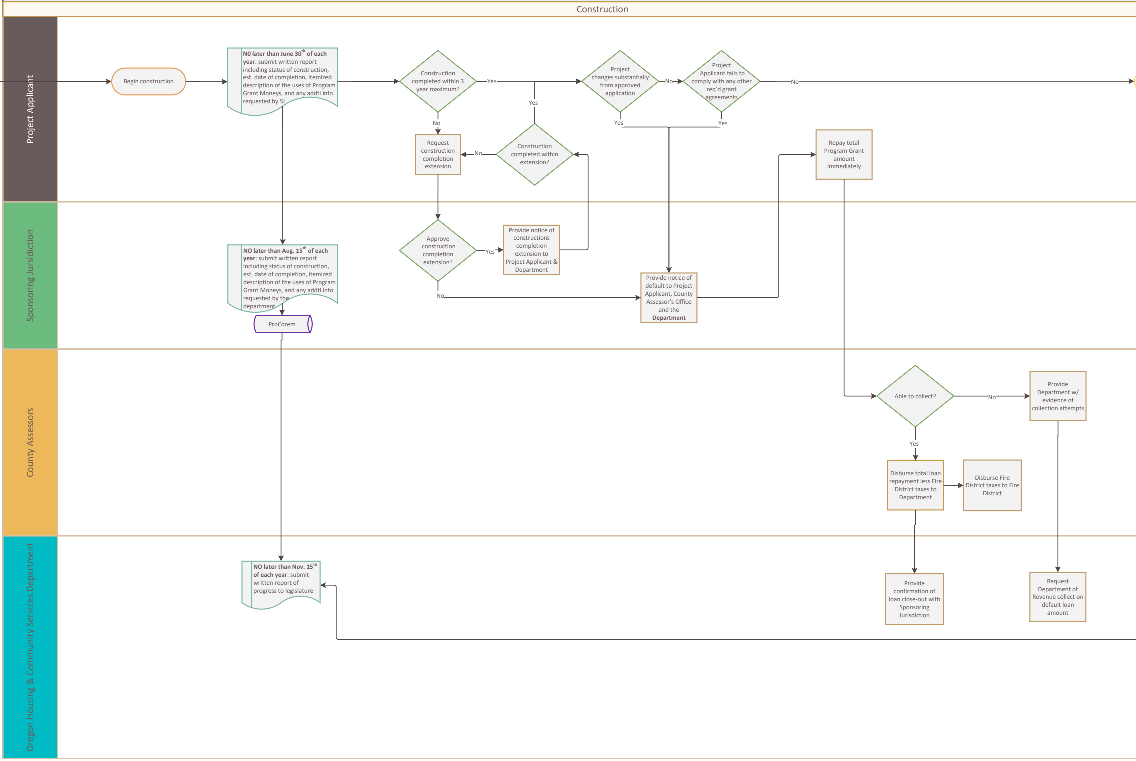

Work with county assessor to determine grant funding eligibility amount
Review proforma to determine program loan request
Project, funding gap, & costs eligible and complies with all req's?
Yes
No
Provisionally approve project application
Deny project application
Submit intent to apply thru webform to Department
SmartSheet
Submit project loan request to the Department, complete checklist in WorkCenter
ProCorem
Work with project applicant (if needed) to gather requested information
Work with SJ to determine grant funding eligibility amount
Yes
3-5 Days
Verify that master agreement (IGA) is in place with all appropriate entities
Establish ProCorem WorkCenter for project loan request submission & notify SJ
ProCorem
Additional information needed?



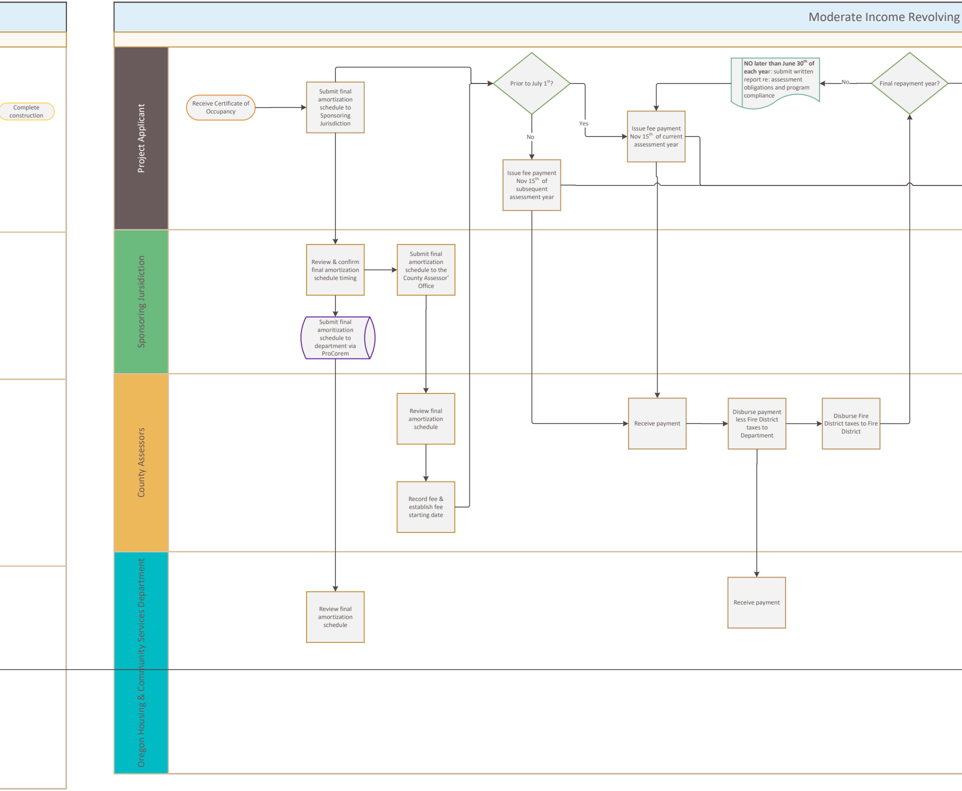
No
Project complies with ordinance?
No
Reach out to SJ to determine if they would like to continue with application
Yes
Continue with application?
No
Work with project applicant to update application to comply with ordinance
Yes
Review request for "but for", completeness, accuracy, and Proforma reasonability
Request is complete?
No
Return application for lack of completeness
Notify project applicant of returned application & (if desired) opportunity to submit new, cured project application
Redraft project application
Yes
Proforma is reasonable and project complies with "but for" test?
No
Return or reject?
Return
Return application for cure
Notify project applicant of returned application & (if desired) opportunity to submit new, cured project application
Reject
Provide project applicant notice of rejected application
End
Yes
Sufficient funds?
No
Yes
Provide SJ Notice of Approval
Notify project applicant of the Departments' intent to approve
Continue with project application?
No
Yes
Notify Departments of applicants decision to continue via email
Notify Departments of applicants decision to no longer continue via email
Draft project-specific IGA (loan agreement) & route to SJ to sign
ProCorem


Execute grant agreement with sponsoring jurisdiction
Execute IGA
Enter grant agreement with project applicant
Pass project-specific ordinance or resolution
Submit copy of grant agreement with project applicant & project-specific ordinance to Department
ProCorem
Submit draw request to Department
ProCorem
Disburse total grant payment (loan amount less administrative costs) to project applicant
Sponsoring Jurisdiction is city?
Yes
No
3-year maximum construction period begins
Disburse county administrative costs to county government
Request Assessor exemption & report
Exempt housing property
Submit written report setting forth estimate of real market value & property taxes on exempt Eligible Housing Project Property
Disburse total loan payment to Sponsoring Jurisdiction

Moderate Income Revolving Loan (MIRL) Process Overview (see Program Manual for specific guidance)


Construction
Project Applicant
Sponsoring Jursidiction
County Assessors
Oregon Housing & Community Services Department
Begin construction
N0 later than June 30th of each year: submit written report including status of construction, est. date of completion, itemized description of the uses of Program Grant Moneys, and any addtl info requested by SJ
Construction completed within 3 year maximum?
Yes
No
Request construction completion extension
Construction completed within extension?
No
Yes
Project changes substantially from approved application
No
Yes
Project Applicant fails to comply with any other req'd grant agreements
No
Yes
Repay total Program Grant amount immediately
NO later than Aug. 15th of each year: submit written report including status of construction, est. date of completion, itemized description of the uses of Program Grant Moneys, and any addtl info requested by the department
ProCorem
Approve construction completion extension?
Yes
No
Provide notice of constructions completion extension to Project Applicant & Department
Provide notice of default to Project Applicant, County Assessor's Office and the Department
Able to collect?
No
Yes
Provide Department w/ evidence of collection attempts
Disburse total loan repayment less Fire District taxes to Department
Disburse Fire District taxes to Fire District
NO later than Nov. 15th of each year: submit written report of progress to legislature
Provide confirmation of loan close-out with Sponsoring Jurisdiction
Request Department of Revenue collect on default loan amount

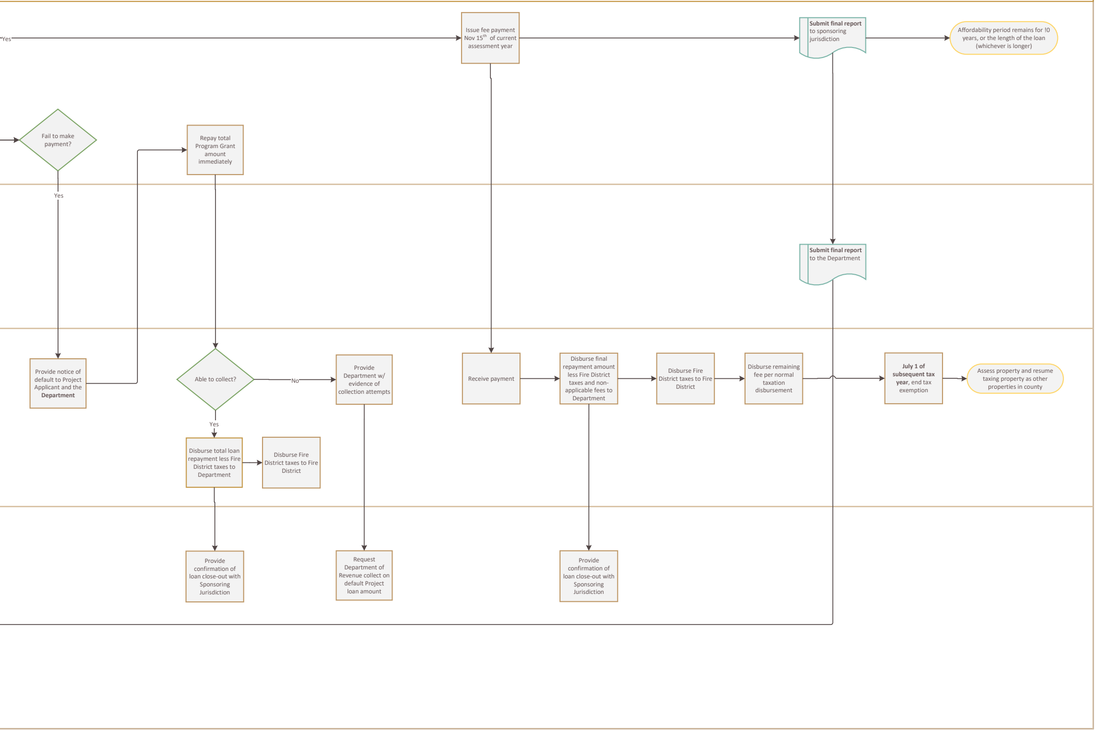
Moderate Income Revolving



Complete construction
Project Applicant
Sponsoring Jursidiction
County Assessors
Oregon Housing & Community Services Department
Receive Certificate of Occupancy
Submit final amortization schedule to Sponsoring Jurisdiction
Review & confirm final amortization schedule timing
Submit final amortization schedule to the County Assessor' Office
Submit final amoritization schedule to department via ProCorem
Review final amortization schedule
Review final amortization schedule
Record fee & establish fee starting date
Prior to July 1st?
No
Yes
Issue fee payment Nov 15th of subsequent assessment year
Issue fee payment Nov 15th of current assessment year
NO later than June 30th of each year: submit written report re: assessment obligations and program compliance
No
Final repayment year?
Receive payment
Disburse payment less Fire District taxes to Department
Disburse Fire District taxes to Fire District
Receive payment

Loan (MIRL) Process Overview (see Program Manual for specific guidance)

Loan Repayment


Yes
Issue fee payment Nov 15th of current assessment year
Submit final report to sponsoring jurisdiction
Affordability period remains for !0 years, or the length of the loan (whichever is longer)
Fail to make payment?
Repay total Program Grant amount immediately
Yes
Submit final report to the Department
Provide notice of default to Project Applicant and the Department
Able to collect?
No
Provide Department w/ evidence of collection attempts
Receive payment
Disburse final repayment amount less Fire District taxes and non-applicable fees to Department
Disburse Fire District taxes to Fire District
Disburse remaining fee per normal taxation disbursement
July 1 of subsequent tax year, end tax exemption
Assess property and resume taxing property as other properties in county
Yes
Disburse total loan repayment less Fire District taxes to Department
Disburse Fire District taxes to Fire District
Provide confirmation of loan close-out with Sponsoring Jurisdiction
Request Department of Revenue collect on default Project loan amount
Provide confirmation of loan close-out with Sponsoring Jurisdiction