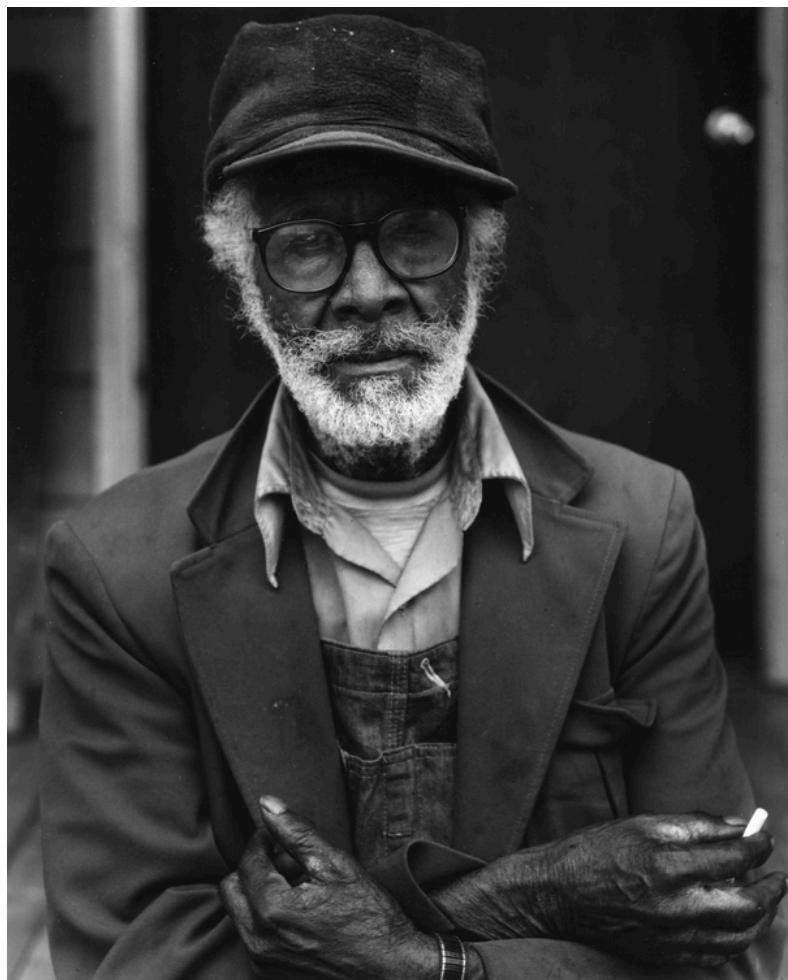
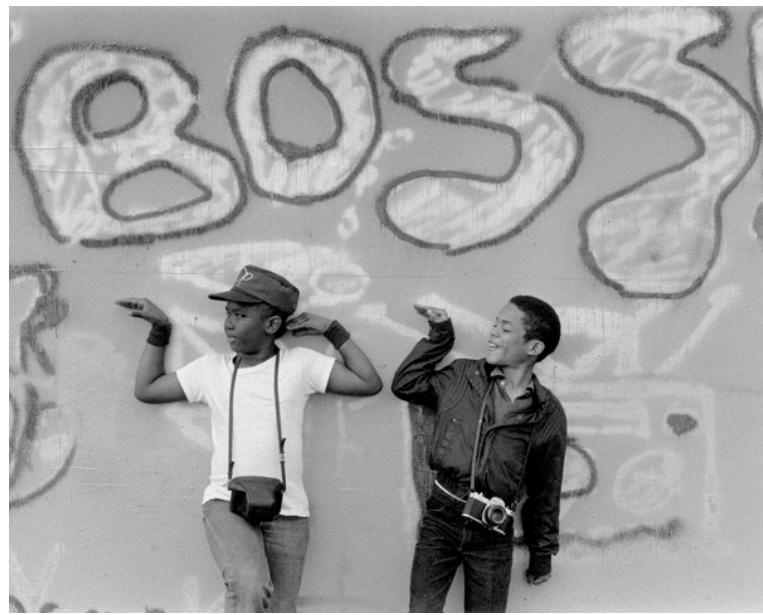


RICHARD BROWN COMMONS

Development Plan for Sabin CDC
USP 561 Affordable Housing Development
Workshop
August 2024





Photos by Richard Brown

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EXECUTIVE SUMMARY

GOAL

To create a safe space for seniors and residents with intellectual disabilities so they can grow and thrive in a home of their own, where they feel included in the community, and can maintain their financial stability.

PROJECT NAMESAKE

It is proposed that the building be named after local Portland artist and activist Richard J Brown, an influential voice for the Black Portland community. The Richard Brown Commons would be a welcoming place for the community and bring attention to Mr. Brown's accomplishments and activism.

COMMUNITIES

Sabin CDC predominantly serves the Black Community of North Portland to prevent dislocation due to gentrification and rising housing costs. The Richard Brown Commons specifically considers the needs of community members with intellectual or developmental disabilities (IDD) or who are aging, as both groups are especially vulnerable to dislocation.

PROJECT OVERVIEW

The site is an existing 22-unit complex located in NE Portland at the intersection of NE Alberta St and NE 8th Ave, at 5025 NE 8th Ave. The existing complex is called the Avenue Plaza Apartments, and contains (18) 1-bedroom and (4) studio apartments. The building is old and functional obsolete, and the site size and zoning allow for additional units and a much higher density.

The proposed replacement would be a five-story, 78-unit complex consisting of a mix of (4) studio, (58) one-, and (16) two-bedroom apartments. The building would be constructed using universal design and trauma-informed design decisions, and would contain office and community space for counselors and Sabin CDC staff, as well as offer outdoor space and a community garden. The building will use energy efficient construction using solar panels and green building techniques to minimize the burden of utility costs for residents.



5025 NE 8th Ave, Portland, OR

FINANCE

The project has an estimated cost of just over \$42 million, or approximately \$540,838 per unit. The capital stake includes subsidies from OHCS, HUD, other local grants, and debt. The development budget for the project includes the land acquisition costs of \$2,374,000, construction hard costs of \$29,585,356, and soft costs of \$10,73,258.

The total estimated operations costs for the project is \$773,626 (\$9,918 per unit, without Permanent Supportive Housing (PSH) costs) for the first year of operations.

ENTITLEMENTS

The existing site contains 0.63 acres (27,450 square feet) of land area, which will provide ample room for the proposed structure, parking, and outdoor space. The zoning is Commercial Mixed Used 2 (CM2), which would allow for a maximum building height of 55' and a maximum building size of 109,800 sq ft based on the Floor Area Ratio (FAR) and height bonuses awarded to projects that include a minimum number of affordable units.

SERVICES

Richard Brown Commons resident services will prioritize fostering stable, independent, joyful living for all residents. Sabin CDC will create organizational partnerships to provide support in food security, senior and IDD services, case management, cleaning service to meet the needs of residents. Sabin's resident service staff will work on site to create a personal tenant services experience where the focus is on building community with the residents and providing supportive services to help residents thrive in the building.

UNIT MIX

- Existing vouchers/ Previous tenants: (4) Studios, (18) 1-beds
- New PSH units: (12) 1-beds
- HUD Section 202 supportive housing for seniors: (28) 1-beds
- 60% AMI units: (16) 2-beds

DEVELOPER:

Sabin CDC

SITE SIZE:

0.63 acres

EXISTING USE:

22 Unit Apartment Building

TARGET COMMUNITIES:

Seniors and individuals IDD

LEAD DEVELOPER - SABIN CDC

Sabin Community Development Cooperation (CDC) works toward social equity by stabilizing and improving the livability of culturally diverse Portland neighborhoods by assuring the availability of long-term affordable housing for low- and moderate-income residents, with a special focus on African American households, by encouraging community partnerships for local economic development, and by offering youth and senior programs.¹

'Sabin CDC has been developing and managing affordable housing since 1991 and their work is "rooted in the belief that once people have a solid home base, they gain strength and confidence". Sabin plans to redevelop an existing 22-unit complex they manage into a new 78-unit energy efficient complex with a mix of studio, one-, and two-bedroom units. The focus is to reserve a portion of these units for Seniors, as well as for residents with intellectual disabilities (IDD).

TEAM



Design



*Kate Carroll, PSU Student
Master of Urban Regional Planning*

Finance



*Laura Flemming, PSU Student
Master of Urban Regional Planning*

Programs



*Batula Mohamud, PSU Student
Emergency Management
Graduate Certificate*



*Nick Flowers, PSU Student
Master of Urban Regional Planning*



*Jeremy Slyh, PSU Student
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*Maura Paxton, PSU Student
Master of Urban Regional Planning*

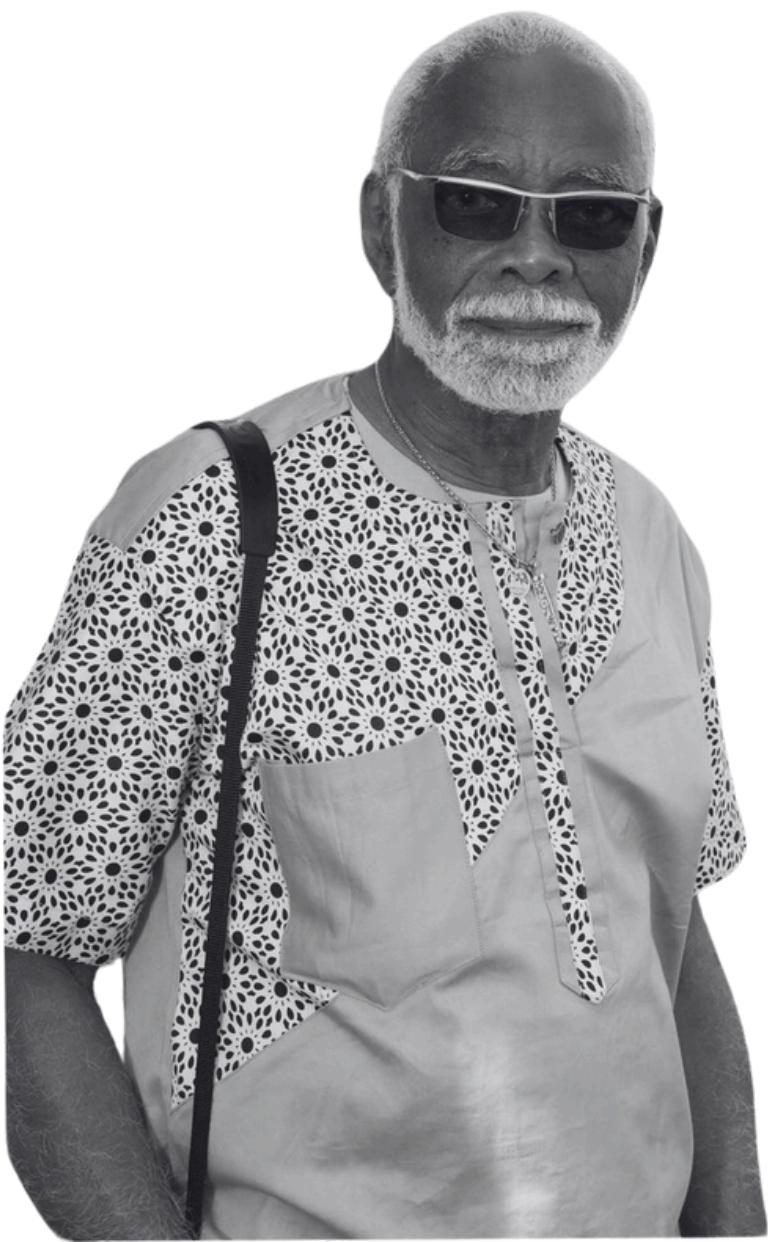
PROJECT NAMESAKE

We propose that the project be named in honor of the activist and artist Richard J. Brown, "a Black Portlander who has spent decades working to bridge the divide between police and the Black community".² "Through his art and activism, Brown has been an advocate for Portland's Black communities for over 40 years".³

Mr. Brown was born in Harlem, New York, in 1939 and served in the Air Force for twenty years before landing in

Portland, Oregon. He began as a photographer for a local paper, where he learned about the people and the history of Portland's Black community. This led him towards his activism and his avocation for nearly every issue affecting Black Portlanders; from fair housing and racial equity, to environmental racism. His main focus has been on working to bridge the gap between the Black Community and Portland Police. For nearly two decades now he has been traveling to the police academy in Salem to advocate for more community policing, where officers get out of their patrol cars, walk the neighborhood, and meet the residents.

We are inspired by Mr. Brown's tireless work for racial equity and for the Black Portland community. Honoring Mr. Brown by naming this complex after him will hopefully help share his story and motivate others to follow in his footsteps.



PROJECT OVERVIEW

The existing building, the Avenue Plaza Apartments, is a two-story garden-style complex that was built in 1969. The complex has a total of twenty-two units, eighteen of which are 1-bedroom units and the remaining four are studios. These units are available to clients using the voucher based program. There is a significant amount of deferred maintenance and functional obsolescence due to the age and overall condition of the property. The buildings have exterior staircases and below-grade units, making them difficult for residents with disabilities, and the building lacks office and community space for staff and residents. The lot size and zoning allow for a much higher density than the current twenty-two units, and the location near transit and services make this property an ideal candidate for redevelopment.

Richard Brown Commons will more than triple the amount of units available to the neediest residents. The proposed structure will be a five-story, seventy-eight unit complex composed of a mix of studio, one, and two-bedroom apartments. The design calls for (12) 1-bedroom units of permanent supportive housing (PSH) reserved for people with Intellectual and Developmental Disabilities (IDDs), (28) 1-bedroom units reserved for seniors, and an additional (16) 2-bedroom units available for those

making 60% of the area median income (AMI), as well as (22) units available to the existing tenants at Avenue Plaza.

The new residents will also have access to more community space that is absent in the current complex, including a community room, kitchen, office space for staff and counselors, as well as outdoor gardens and greenspace. The improved layout and design will allow for more storage and delivery space for maintenance, as well as parking for both vehicles and bicycles.

The new units will also have modern products and updated design standards which will help with overall energy efficacy. Double-pane windows and higher R-value insulation will reduce energy consumption, while solar panels and a backup generator system will help make the building more resilient.

Unit mix:

- Existing vouchers/ Previous tenants: (4) Studios, (18) 1-beds
- PSH for people with IDDs: (12) 1-beds
- PSH for seniors: (28) 1-beds
- 60% AMI units: (16) 2-beds

MARKET ANALYSIS

The Northeast quadrant of Portland, Oregon is a vibrant and diverse area with a pronounced need for affordable housing, driven by several socioeconomic factors. Northeast Portland once contained a thriving core of Black residents and businesses and retains significant historical and cultural importance for Portland. This area, particularly the Albina Neighborhood, experienced residential segregation and neighborhood disinvestment over a 60-year period, largely at the hands of the City. In the early 1990s, the combination of low property values, renewed access to capital, and neighborhood reinvestment resulted in gentrification, displacement, and racial transition.⁴

As housing costs continue to rise across Portland, the need for affordable and supportive housing options has become increasingly urgent, especially in areas that are experiencing high displacement pressures such as Northeast Portland.⁵ Sabin's current role is providing stable housing to ensure that communities at risk for displacement, particularly Black communities which have already experienced decades of racist planning practices, can remain in their neighborhoods. The proposed 78-unit affordable apartment complex includes 22 units for existing tenants of the Avenue Plaza Apartments, 12 PSH units

designated for people with intellectual and developmental disabilities (IDDs), 28 PSH units for seniors, 16 units at 60% of the Area Median Income (AMI), and 22 units for voucherized tenants of the existing building. This proposal aligns with the community's need for stable, permanent housing and Sabin's goals to address housing insecurity in vulnerable communities.

Table 1: Unit Mix

Unit Type	Unit size (# beds)	# Units
Existing tenants	0	4
	1	18
PSH (IDDs)	1	12
PSH (Seniors, Section 202)	1	28
60% AMI Units	2	16

PERMANENT SUPPORTIVE HOUSING (PSH)

There is a significant unmet need for permanent supportive housing in Portland, especially in Northeast Portland, which has seen a growing population of individuals experiencing homelessness or housing instability. According to the 2023 Point In Time Count, overall homelessness in Multnomah County increased by 65% from 2015 to 2023 and there were 2,610 chronically homeless individuals in Multnomah County in January 2023. The 40 PSH units in the proposed development will provide critical housing support for individuals who require not only affordable rents but also access to on-site supportive services that help them maintain stability and improve their quality of life. This project will contribute to the city's ongoing efforts to reduce homelessness through temporary shelters, permanent and transitional housing, and behavioral health support.⁶ Richard Brown Commons will house and support people who are exiting homelessness or at the highest risk of long-term homelessness.

Richard Brown Commons will meet the growing need for affordable housing options that cater specifically to seniors. Older Americans are now the fastest

growing segment among the overall homeless population, and based on data from Multnomah County's 2023 Point-in-Time count, one in four people experiencing homelessness in Multnomah County were over the age of 55. Seniors, particularly those on fixed incomes, are increasingly priced out of the private rental market,⁷ making affordable, supportive housing critical for this demographic. Of the 40 PSH units for people exiting homelessness, 12 will be reserved for people with IDDs and 28 for seniors. These units will offer not only affordability but also the support services necessary to help seniors age in place with dignity and independence.

People with IDDs face unique challenges in securing stable, affordable housing, often requiring tailored support services to live independently. Across the US, availability of affordable, accessible housing for people with IDDs remains far less than the need, leaving far too many people with IDD institutionalized, homeless, or in "worst case" housing (paying too much in rent to afford other basics or living in severely inadequate conditions).⁸ The proposed development will provide a stable and supportive environment for residents with IDDs, enabling them to live with dignity and independence while having access to essential services.

AFFORDABLE UNITS AT 60% AMI

The inclusion of 16 units at 60% AMI in the proposed development will help address the broader need for affordable housing in Northeast Portland. As housing prices continue to climb, many working families and individuals find themselves struggling to afford rent in Portland's competitive market. The people who are suffering most acutely from our housing shortage are disproportionately lower income households and communities of color. The lack of housing options perpetuates segregation through economic exclusion.⁹ The 60% AMI units at Richard Brown Commons will provide affordable living options for individuals and families who earn too much to qualify for other types of assistance but still struggle to afford market-rate rents.

The proposed 78-unit affordable apartment complex in the Northeast Portland is well-positioned to meet the pressing housing needs of the area, offering a comprehensive mix of supportive and affordable units that will benefit a range of residents.

ENTITLEMENTS

The municipal jurisdictions for this site are the City of Portland and Multnomah County. Zoning for the site is Commercial Mixed Use 2 (CM2). CM2 zoning is a medium scale zone intended for sites in a variety of centers, along corridors, and in other mixed-use areas that have frequent transit service.

The zoning of the site has certain implications on the project. CM2 zoning has a minimum density of 1 unit per 1,450 sq ft. CM2 zoning has a maximum Floor Area Ratio (FAR) of 2.5 to 1 and a base height of 45 ft., but because this development complies with the City of Portland's Inclusionary Housing Standards, it is eligible to receive an FAR bonus of up to 4 to 1, and a bonus base height of 55ft.¹⁰

The site has a 5-foot minimum setback along NE 8th Avenue, and a 10-foot minimum setback along NE Alberta Street, which is classified as a Civic Corridor. At least 48 square feet of outdoor area is required for each housing unit, and a minimum 15% of the site area has to be landscaped. Parking is not required for this development. However, seven parking spaces will be included. Bicycle parking requirements include 1.5 per unit long-term spaces, and 1 per 20 units short-term spaces.¹¹

LAND USE REVIEW

Since development at the site will involve demolition, a Type IV land use review is required.¹² The steps are as follows:

- **Day 1:** Land use application is submitted. Staff has 21 days to determine if the application is complete.
- **Day 21:** Notice of demolition is mailed to agencies and organizations within 1,000 feet of the site.
- **Day 62:** A sign with details of the public hearing is posted on the site every 600 feet, 30 days before the hearing.
- **Day 72:** Notice is mailed to property owners within 400 feet of the site.
- **Day 82:** Staff report is published 10 days before the hearing.
- **Day 92:** Public hearing is held.
- **Day 97:** Final decision is mailed, and appeals can be made with the Land Use Board of Appeals within 21 days of final decision.¹³

Table 2: Entitlements Overview

Item	Requirement	Source
Max base height	45ft + 10 ft with bonus	Chapter 33.130-17
Step down base height	35 ft + 10ft	Chapter 33.130-15
Floor Area Ratio	2.5 +1.5 with bonus	Chapter 33.130-17
Min density	1 unit per 1,450 sq. ft	Chapter 33.130-15
Min setbacks (NE 7th Ave)	5 ft	Chapter 33.130-15
Min setback Civic Corridors (Alberta)	10 ft	Chapter 33.130-15
Max setbacks (NE 7th Ave)	10 ft	Chapter 33.130-15
Max setback Civic Cooridors (Alberta)	20 ft	Chapter 33.130-15
Residential Outdoor area	48 SF per unit	Chapter 33.130.228
Windows	15% of each facade that faces a street lot line must be windows or main entrance doors	Chapter 33.130-15
Bike parking	1.5 parking spaces per unit	Chapter 33.266-4
Landscaping standard	L3	Chapter 33.248-2
Parking spaces	Not required for affordable housing	Chapter 33.266-2

CONSTRUCTION

Richard Brown Commons will stand 55ft in height. Type III construction, which consists of lighter gauge steel, masonry, and paneling, will be used. Type III construction requires that exterior walls are to be made of noncombustible materials, and is the most feasible construction type given the budget and scale of this development. The building will be a podium structure design involving four stories of light frame wood construction over one story of steel and reinforced concrete.



Building visualization generated by Deep AI

DESIGN

UNIVERSAL DESIGN

Universal Design refers to creating environments that are accessible, understandable, and usable by everyone, regardless of their age, size, or ability. Over a quarter of our population lives with some form of disability¹⁴ yet a significant portion of our housing inventory remains unsafe or unsuitable for them. It is estimated that only 4% of housing in the United States is accessible to people who use wheelchairs, and there is little data on accessibility for other disabilities.¹⁵ Between 2020 and 2021, the number of people self-identifying as having a disability increased by an estimated 1.2 million. This underserved population is growing rapidly.¹⁶ Principles of Universal Design such as simple and intuitive use, low physical effort, and tolerance for error will be incorporated in this building, for example, as automatic wide doors, zero-step entrances, and kick-plate elevator buttons.

This proposal and its design recommendations are committed to creating a building that is accessible to the fullest extent possible. Pull-out countertops, movable cabinets, smart toilets, roll-in showers, and lower light switches will also be included in the eight Type A units that this building will

have. The cost of these adaptive features is estimated to be \$7,000 per unit and is included in the construction budget. These features adhere to the principle of low physical effort, which ensures that household activities are within comfortable reach, promoting independence and safety.

The building will also have 12 integrated units for people with Intellectual and Developmental Disabilities (IDD). In these units, we will include motion sensor lighting and lever handles instead of knobs. Motion sensor lighting does not require touch, helping people to avoid having to locate and fumble with a light switch. It can illuminate dark areas so residents can navigate through the most challenging spaces in the home safely. Lever handles are useful because they only require a simple push down or pull up action, making them more accessible to people with arthritis and elderly individuals. While incorporating accessibility features may require higher upfront costs, investing in these features now will ensure viable housing options for years to come.



Pull out countertop, ATIM



Adaptive laundry machines, LG



Zero step entrance, Hattie Redmond Portland, OR

TRAUMA-INFORMED DESIGN

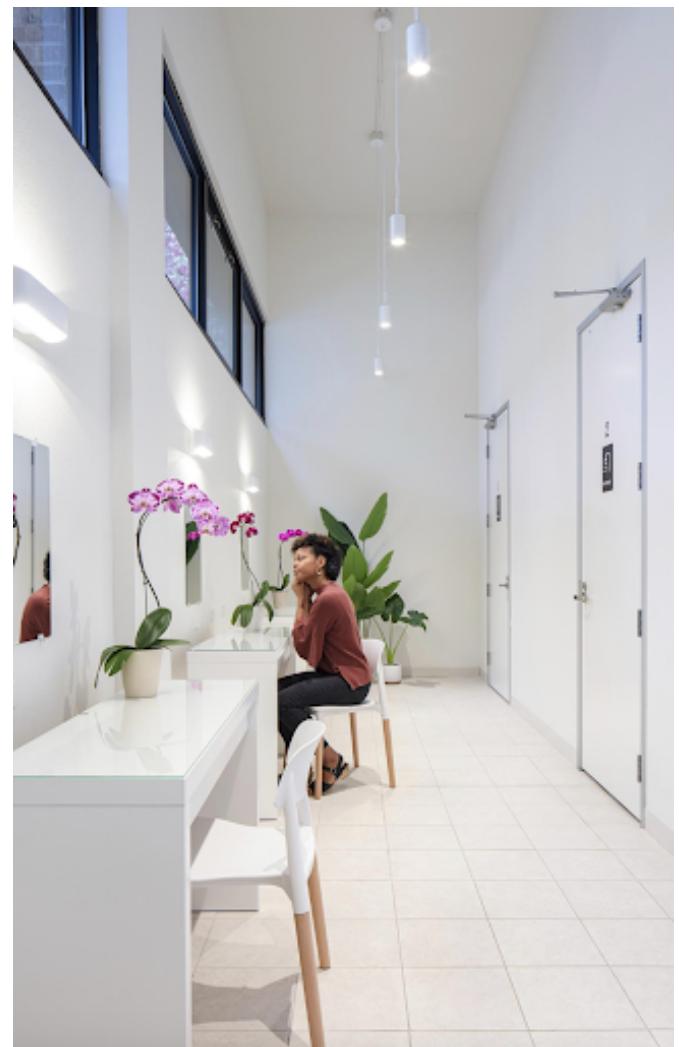
Trauma-informed design incorporates elements that help mitigate the impacts of trauma through the physical environment. The frontal cortex, responsible for decision-making, reasoning, and rational thinking, can become compromised under chronic distress, leading the brain to rely more on the brain stem. This shift triggers the fight/flight/freeze response, resulting in instinctive reactions rather than rational ones. Given the significant link between

trauma and homelessness—with 91% of homeless individuals reporting at least one traumatic event in their lives and 99% having experienced childhood trauma—it is crucial to create environments that support mental and emotional well-being.¹⁷ At the Richard Brown Commons, design will be crucial in creating a trauma-informed setting that helps residents reconnect with their frontal lobes and lead more fulfilled lives.

Empowerment is crucial for restoring an individual's self-worth and sense of safety.



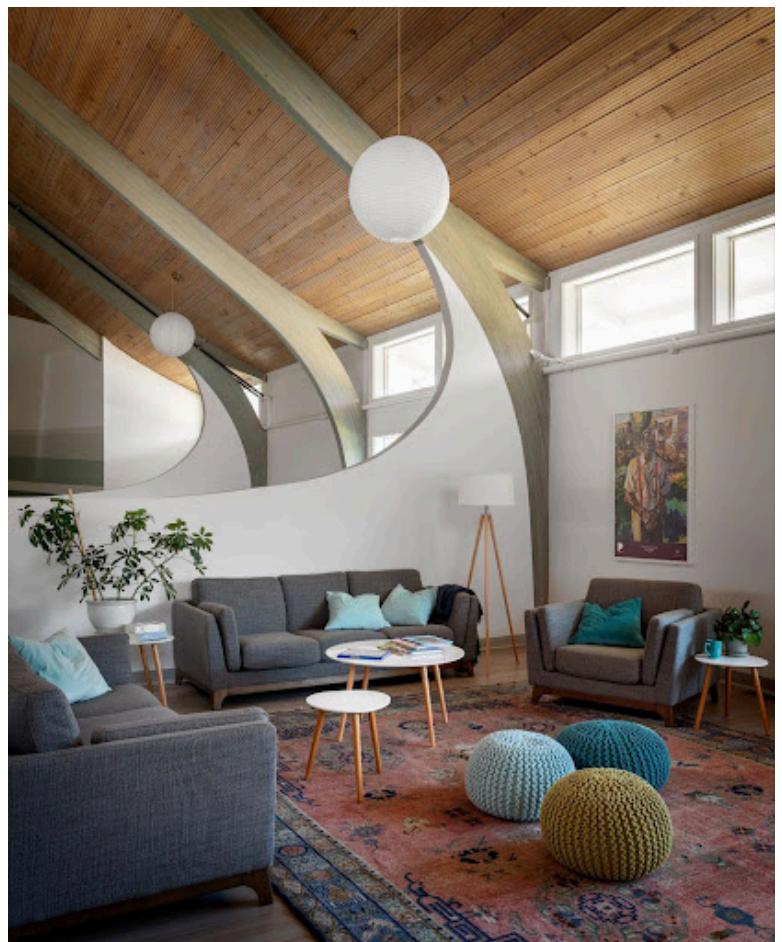
*Above: Open space, Rose Haven, Portland
Right: Light-filled, open area, Rose Haven*



When someone has been chronically homeless or in other persistently traumatic situations, they often lack the power to predict or control the outcomes in their life.¹⁸ This can be restored through intentionally restoring their power of choice. For example, Rose Haven, a day shelter for women in Portland, includes open spaces for socializing as well as secluded areas for privacy, giving visitors the option to choose their surroundings and company.

Color schemes also play a significant role in the perceived safety and calmness of a space. An area with various shades of red may evoke more hostile or anxious emotions compared to one with blues or greens. Research

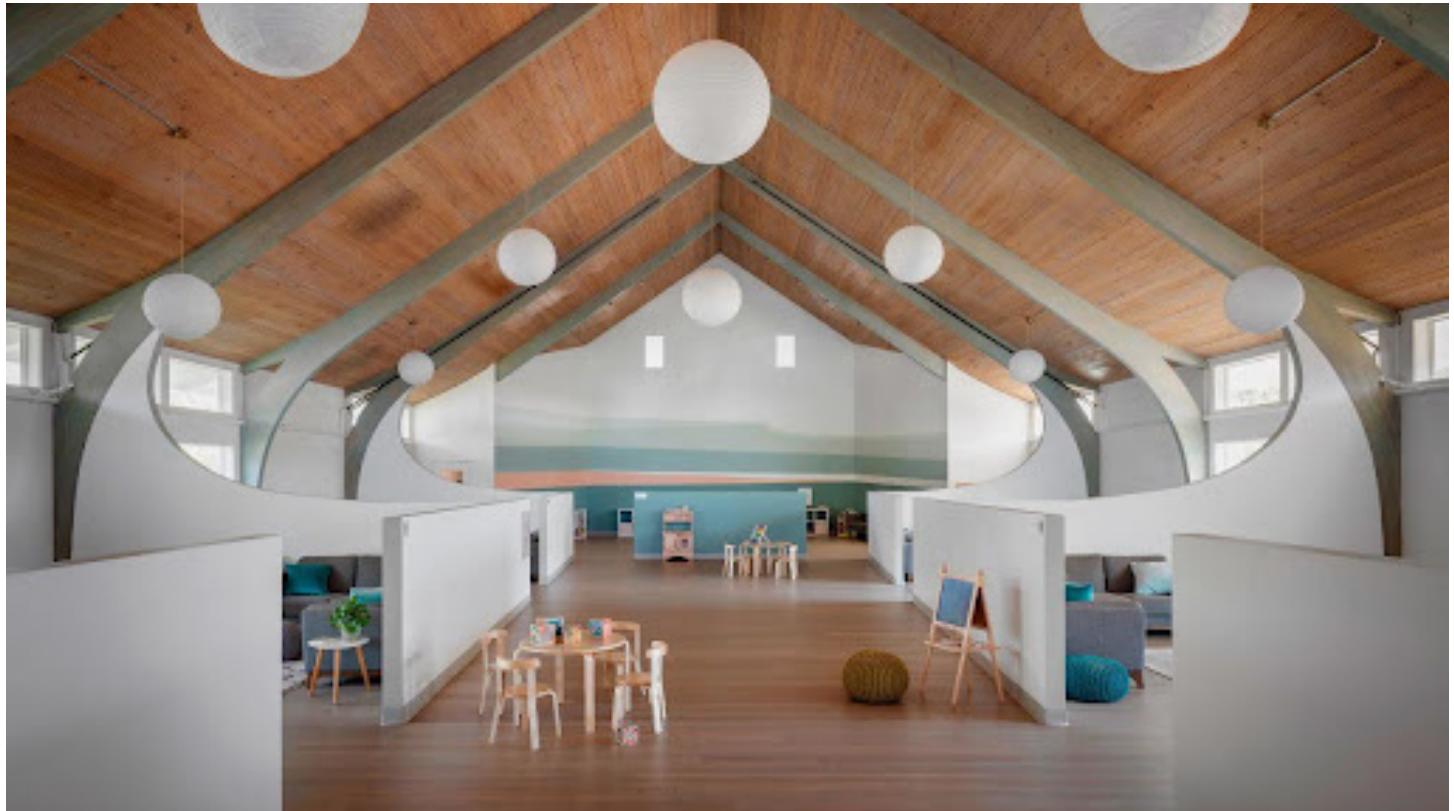
has found that people with PTSD are more likely to have grapheme-color synesthesia than those without PTSD. Grapheme-color synesthesia is when an individual associates words, numbers, objects, or memories with specific colors.¹⁹ This can lead to strong emotional reactions to different color schemes. Since greens are often associated with nature and blues with the ocean, it is recommended that the project primarily feature these colors in its palette.²⁰ Path Home, a family shelter in Portland, Oregon, is nationally recognized for its trauma-informed design elements and uses a blue palette throughout the shelter.²¹



*Circles and natural materials,
Path Home, Portland, OR*

Path Home employs what researchers call the “roundness effect.” Studies show that round objects are easier for the brain to process and are more likely to evoke feelings of peace and calm. The amygdala, responsible for processing fear, shows less activation when individuals are exposed to round objects compared to sharp, angular ones, which the brain may perceive as threats. Furthermore, the round shapes of happy facial expressions—like the curve of a smile—contrast with the angular shapes of angry expressions, reinforcing the association between round objects and positive emotions.²² To soothe residents’ nervous systems and support healthy processing of traumatic experiences, Path Home uses round light fixtures, furniture, and decor.

Incorporating connections to nature is another strategy for mitigating the effects of trauma through physical space. Path Home features exposed wood, providing consistent access to natural elements throughout the building. Finally, air conditioning significantly impacts physical and mental well-being. Living in rooms that are too hot can lead to respiratory problems, heart attacks, asthma, and strokes.²³ Additionally, extreme temperatures can disrupt sleep, leading to ongoing productivity issues. These effects are particularly detrimental to the elderly population, which is one of Richard Brown Commons’ main service groups.



Circles, ocean colors, and natural materials at Path Home, Portland, OR

RESIDENTIAL UNITS

We recommend that the residential units at the Richard Brown Commons incorporate key elements of trauma-informed design. This includes a calming color scheme, such as blues and greens, to promote a sense of safety. The units should feature luxury vinyl tile flooring, which mimics natural elements while being more durable and cost-effective.²⁴ Round light fixtures are recommended in all units to enhance the roundness effect, fostering a soothing atmosphere. Ensuring that the units have adequate air conditioning is also crucial for maintaining both physical and mental well-being. Finally, although only 12 units will include universal design

elements, all units should be adaptable to become more universally accessible, promoting healthy living for those with intellectual and developmental disabilities (IDD). Aside from the residents' personal area, it is recommended the hallways be carpeted using a low-pile carpet, with a simple pattern. Carpet dampens noise from unit to unit and a simple pattern ensures it will not be challenging to look at.



Carpet and art in the Hattie Redmond, Portland, OR

OUTDOOR SPACE

The common outdoor space will feature a community garden, encouraging residents to use the communal fruits and vegetables in the shared kitchen space. Fruit-bearing trees are not recommended throughout the site due to the difficulty of collecting high fruit, which can lead to rotting fruit and create a burden on tenants. It is recommended to add a grill to diversify the use of the outdoor area, along with a Richard Commons free library. Additionally, there will be several seating areas designed to accommodate different body sizes, suitable for family and friend gatherings such as birthday parties, picnics, and other activities.



Arroyo Village outdoor space, Denver, CO



Arroyo Village garden space, Denver, CO

The garden beds will be high enough for someone in a mobility device to utilize. The space between garden beds and other outdoor amenities should be wide enough to accommodate a wheelchair. The area must meet all universal design standards outlined previously. The outdoor space also must comply with landscaping standard III per the Title 33, Portland Planning and Zoning Code.²⁵ This requires a high screen of separation between the Richard Browns Commons and the residential parcels facing 7th Ave. The L3 standard requires a 6-foot-high screen of evergreen shrubs, along with trees and ground cover plants to fully cover the area. A large tree is needed every 30 feet, a medium tree every 22 feet, or a small tree every 15 feet, with the option to mix sizes. A 6-foot masonry wall can replace the shrubs, but trees and ground cover are still required, and any screen or wall along street lot lines must be placed on the interior side of the landscaped area.

COMMUNITY KITCHEN

The common area on the first floor will provide a space for residents to connect and enjoy each other's company. Since the way to our hearts is through our stomachs, a community kitchen in this space will serve as the heart of the commons, allowing residents to share and experience various cultures through their food. It is recommended that the kitchen include roll-under countertops and other universal design features found in Type

A units. The hallways in the floors above will be lined with carpet to provide sound dampening to the community space. The Hattie Redmond, an excellent example located in North Portland, incorporates a community kitchen that reflects key aspects of trauma-informed and universal design.²⁶ In an increasingly digital era, a community kitchen encourages more meaningful connections among residents than a lounge or TV room would.



*Community kitchen,
Hattie Redmond, Portland, OR*



*Community kitchen,
Hattie Redmond, Portland, OR*

SUSTAINABILITY + RESILIENCY

Sabin CDC can improve affordability and eliminate electricity cost barriers for low-income residents by operating the Richard Brown Commons as an energy-efficient building for electricity usage through the use of solar panels. The cost of energy has been rising rapidly and is expected to continue to do so as utility providers need to react to infrastructure changes with climate change. Portland General Electric has already raised electricity rates by 40% since 2021 and has recently requested to raise the cost of electricity by a further 10.9% in 2025.²⁷ PGE disconnected a record number of customers who were unable to pay utility bills this spring after the ongoing rate hikes.²⁸ Lack of electricity is dangerous in our increasingly volatile climate, especially for the communities this project aims to serve: seniors, low-income, homeless, and individuals with disabilities. During the devastating heat dome in 2021, seniors who lived alone without air conditioning had the highest mortality.²⁹ By focusing on upfront investment in renewable energy for the Richard Brown Commons residents will not have to worry about paying the energy bill when they need to keep their living space at a safe temperature.

The Richard Brown Commons will not operate off the grid, so even with solar panels the building will be vulnerable to

utility provider power outages. In order to ensure resident safety during extreme weather events like heat waves, ice storms, and wildfire smoke events, Sabin CDC could invest in a backup generator that would allow climate control for common areas and minimal power for electric-powered medical devices residents may need.

To lower the total amount of electricity required for the building and prioritize resident comfort, the Richard Brown Commons will use high-quality insulation between floors and in the walls as well as energy efficient windows - both of these have the additional benefit of sound dampening between units and from exterior sounds. Residents will have the option to use solar shades provided by the building to further improve energy efficiency.

SOLAR PANEL REQUIREMENTS

The building will include 78 units, plus additional space for offices, community rooms, and maintenance, as well as outside and landscaping lighting. The minimum sized system would require between 500 and 700 kW of electricity production to power the entire complex. If the system were to require the minimum number of panels and were to only produce enough power to offset the apartments, approximately 20,000 sq ft of space would be required for

panel installation. The entire site is 27,450 square feet, so to fully offset all utility costs Sabin CDC would need to add additional panels beyond the roof. Sabin could consider covered car parking with solar panels on top or including solar panels on an exterior community gathering space. Here Consulting recommends Sabin CDC invest in as much solar as possible, while also prioritizing exterior spaces for resident enjoyment. Here Consulting also recommends adding a natural gas-powered back-up generator that would help increase building resiliency in the event of an emergency or power failure. These costs have been estimated and included in the construction budget.

BIOSWALES

Another increasing risk in climate change is flooding. Upfront stormwater solutions can mitigate the impacts of flooding while also increasing greenspace and habitat in urban environments. The Richard Brown Commons will include bioswales, planted areas that help slowly absorb and filter stormwater off of permeable surfaces.³⁰ The City of Portland will offset some of the costs of stormwater management for buildings that include bioswales.³¹ Bioswales should be placed around the parking lot and on boulevards, allowing for maximum capture of water runoff, while maintaining high screen landscaping standards in between residential zones.



Bioswale, City of Portland

RESIDENTS

TARGET COMMUNITIES

Sabin CDC predominantly serves the Black Community of North Portland and prevents dislocation due to gentrification and rising housing costs. Richard Brown Commons specifically considers the needs of community members with intellectual or developmental disabilities (IDD) or who are aging as both groups are especially vulnerable to dislocation. Black and Indigenous individuals are more likely to have a disability than the general population and have a higher poverty rate, which leaves them even more vulnerable to losing access to housing.³²

Individuals with IDD often have very low income and need more support to live independently compared to other communities and prioritizing them for affordable housing is important – 84% of disabled people with low incomes in the U.S. are eligible for housing assistance but do not receive it.³³ Most existing affordable housing is largely inaccessible; less than 4% of housing units in the U.S. could be considered livable by people with moderate mobility disabilities (including individuals with IDD and the aging population).³⁴ While individuals with disabilities and older populations both had more issues finding housing to fit their mobility

needs than the average, the issue was more severe for Black, Indigenous and People of Color.³⁵ When unable to find suitable housing, community members with IDD and seniors who face changes in mobility or sudden health care expenses are vulnerable to losing housing altogether. By incorporating trauma-informed and universal design elements to create a supportive environment paired with programming to foster opportunities to meaningfully connect with other residents, Richard Brown Commons will be a space for seniors and residents with IDD to live independently with dignity. There will be 40 permanent supportive housing units in the building, 12 units set aside for individuals with intellectual and developmental disabilities and 28 for seniors.

INDEPENDENT HOUSING WITH DIGNITY

For the 12 units set aside for residents with intellectual and developmental disabilities (IDD), [Community Vision](#), a nonprofit dedicated to ensuring that people with disabilities direct their own lives, will be the supportive service provider.

Residents living in the units supported by Community Vision will be able to be

prioritized on the waiting list and if needed, Community Vision will assist them in with their application to the building, allowing them a more seamless transition to independent living. Additionally, Community Vision staff will continue to work with individuals to provide the support they need so successfully achieve independent living.

We believe in supporting Community Vision's principles for independent living for residents with IDD including providing spaces and opportunities for residents to form community and meaningful connection with others and have choice in their housing. These values will inform the resident services in the building. By mixing housing specifically for individuals with IDD, seniors, and Permanent Supportive Housing, with general affordable housing, Richard Brown Commons will foster opportunities for connections with the wider community and combat the loneliness and isolation that can be all too common for seniors, individuals with IDD, and those living in poverty. Our vision for Richard Brown Commons is a space that fosters community, connection and dignity.

PERMANENT SUPPORTIVE HOUSING

Richard Brown Commons includes 40 units of Permanent Supportive Housing for individuals exiting homelessness, 12

units are for individuals with IDD and 28 are for seniors. Here Consulting recommends that Sabin CDC work with a Community Vision to provide case management services to residents with IDD and the [Urban League](#) to provide case management to seniors. The Urban League is a nonprofit working to empower African Americans and others to achieve equality in education, employment, health, economic security and quality of life. They operate a senior center in the neighborhood and offer senior services and housing assistance as core programs. The Case Manager Service Providers will coordinate with Sabin CDC and other members of each individual's care team such as medical providers, transit providers and other support services on an ongoing basis to provide individualized support. By segmenting roles from Sabin CDC as the Property Manager and Resident Service Coordinator, individuals in PSH units will have the opportunity to use their Case Manager as an outside party that can assist them in working out questions and concerns with Sabin CDC.

Aside from supportive case management to facilitate success and stability in housing, the building will also include programs and services specifically for seniors and individuals with IDD provided by Sabin CDC Resident Service Staff and partner organizations.

RELOCATION - CURRENT RESIDENTS

The Richard Brown Commons is being built on the site of an existing 22 person housing development. As an organization committed to fighting dislocation and providing abundant affordable housing in North Portland, Sabin CDC will offer relocation assistance to current residents during construction. Residents will also be offered first choice in the newly constructed Richard Brown Commons.

Relocation assistance is the right thing to do, but it is also required at the federal and local level. The City of Portland requires relocation assistance for renters at the following rates:³⁶

- Studio or Single Room Occupancy (SRO) **\$2,900**
- 1-Bedroom **\$3,300**
- 2-Bedroom **\$4,200**
- 3-Bedroom or larger **\$4,500**

Since Richard Brown Commons will receive federal grant assistance from the Department of Housing and Urban Development (HUD), Sabin CDC will be required to follow the minimum standards for relocation outlined in the Uniform Relocation Act.³⁷ Sabin CDC is familiar with this process and recently worked with a relocation consultant to ensure the relocation services were performed correctly. A budget for relocation expenses required by

Portland and HUD and units set aside for current residents are included in this development plan.

RESIDENT SERVICES

Richard Brown Commons will have on site maintenance, resident services, and desk space available for Community Vision staff. Sabin CDC will staff the office on site to create a personal tenant services experience where the focus is on building community with the residents and proactively solving issues in the space. As the resident services lead, Sabin will coordinate with community partners to offer thoughtful, community-based, and culturally-specific programming as well as supportive services to help residents thrive in the building.

In order to support the health and safety of all residents in the building, hallways will be equipped with emergency lifesaving equipment: AEDs, Narcan, and fire extinguishers. Additionally, the building will require keyed access to the lobby and individual units and there will be security cameras monitoring the entrance and exit areas of the buildings.

INDEPENDENT LIVING

Community Vision will be the lead provider of IDD services for residents in the building, including one-to-one support to cultivate success in independent living. These services may include assistance with hygiene, errands, budgeting, employment

connection services, coordinating medical care, and coordinating with the individual's entire support team.

SUPPORTIVE SENIOR SERVICES

Resident Services will coordinate programming and services specific to the needs of seniors within the building. On-site, Sabin CDC will contract with in-home cleaning services for senior residents who may need assistance. The community spaces and units will use universal design principles so residents can continue to access all amenities in the building as their health needs change over time.

In addition to working with a case management service provider for seniors in the PSH units such as Urban League, Here Consulting recommends Sabin CDC partner with the [Community for Positive Aging](#) in Portland to supplement on and off site service. Community for Positive Aging can provide on-site services such as art classes, excursions, and food pantries and connect residents with a wide variety of senior specific services including tech help, legal assistance, tax help, and durable medical equipment. Richard Brown Commons is located close to the Urban League Multicultural

Senior Center, directly accessed by a short bus ride from the building. The Urban League Multicultural Senior Center is the only Black, culturally-specific senior service program in Oregon. The center offers daily activities, wellness classes, and some preventative health services such as blood pressure checks and will be a vital part of keeping the senior residents of Richard Brown Commons connected with the wider community. It is recommended Sabin CDC pursue relationship building with the center on behalf of residents.

TRANSIT CONNECTIVITY

Richard Brown Commons is located within .25 miles of 11 transit stops, including the 6 and 72 frequent service TriMet bus lines, which run every 15 minutes. While Richard Brown Commons is well served by transit, Here Consulting recommends Sabin CDC also partner with [Ride Connection](#) to offer free door-to-door ride request services for seniors and residents with IDD through their partner programs including Urban League Door-to-Door, Metropolitan Family Service Door Through Door, Metropolitan Family Service N/NE RideAbout, and Urban League Lunch. Additionally, Ride Connection can help residents navigate the process to access TriMet's reduced fare program and other transit options.

FOOD SECURITY

Seniors, individuals with IDD, and historically marginalized communities ³⁸ disproportionately face food insecurity. To combat food insecurity year-round, we will work with community food organizations to provide reliable access to food. Through the partnership with the Community for Positive Aging, senior residents can take advantage of the [Lobby Food Program](#) that delivers culturally-specific foods to senior residents in Portland collected from partner organizations such as Urban Gleaners. For residents who may enjoy having food prepared for them, we will partner with [Meals on Wheels](#) to offer weekly meal options for residents within the building.

Additionally, the building is located down the block from the [SVDP St Andrew Oregon Food Bank](#) distribution site, which is open every Wednesday - Friday to provide fresh groceries.

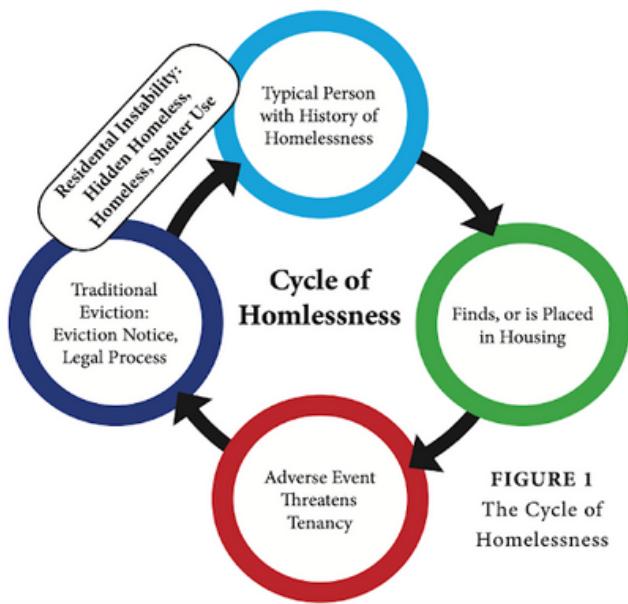
EVICTION PREVENTION SERVICES

In the typical housing and eviction model, individuals who are evicted can get stuck in the cycle of homelessness (Figure 1). The suite of services and programs recommended in this report are designed to foster stable housing, which is also often more affordable for the property manager compared to the costs of eviction. One study from

University of Winnipeg found the costs of eviction to be at least 3x-6x more than a non-eviction unit turnover.³⁹

Sabin CDC Resident Services staff will be available on site to welcome new residents and answer questions as they settle in. By having an office on site, Sabin CDC can proactively build relationships to react to resident concerns and identify issues before they become an eviction level problem. Additionally, Sabin CDC can connect residents with other resource providers in the community, such as organizations offering rental assistance. If issues do arise, the Case Management service provider can work with the resident and Sabin CDC to form a success plan to keep the resident in housing.

Figure 1: Cycle of Homelessness



Source: University of Winnipeg,
Institute of Urban Studies⁴⁰

RENTAL INSURANCE ASSISTANCE

Many low-income residents may not be able to afford the additional cost of rental insurance, despite the benefits. The insurance for rental buildings, such as Richard Brown Commons, will only cover damages to the building itself, while renters insurance offers residents coverage for their personal belongings, liability, and would cover relocation for certain disasters (like regular insurance, renters insurance does not cover floods or earthquakes). As climate change increases the rate of natural disasters, the chances of needing to find temporary housing due to the impact of a natural disaster such as a fire, windstorm or burst pipe during a freeze is increasing. Many Portland area residents were displaced earlier this year due to a wind and ice event that brought down over 300 trees, many of them on buildings. Here Consulting recommends Sabin CDC purchase renters insurance on behalf of the tenants of Richard Brown Commons to cover the costs of unforeseen disasters and offer residents greater peace of mind about their belongings and stability. The average cost of renters insurance in Oregon is low, between \$15 and \$30 a month, and seniors (who will make up a large part of the unit mix) typically qualify for a discounted rate.

PROGRAMMING

The resident programming at Richard Brown Commons will focus on fostering wellness, belonging, joy and community for residents. Richard Brown Commons includes interior and exterior spaces for residents to gather for programming planned by Resident Services as well as for their own pleasure. The interior community room, kitchen space, garden areas, and patio use universal design principles to ensure all residents can participate fully in programming and use the amenities.

Sabin will organize regular community events in the shared spaces of the building such as open mics and art competitions. The goal is to foster organic and authentic connections and Sabin CDC staff will be on site to help facilitate connections and inclusion, especially for residents with IDD. While some programs will be offered by Sabin CDC staff, others will be coordinated by community partners such as the Community for Positive Aging, Community Vision, and local government services.

In addition to ongoing programming to foster art, connection, learning, and engagement, we also recommend including programming to foster a climate resilient community. In the event of natural disasters communities that

are already vulnerable do not have the resources to respond. Preparing for disasters takes time and money, two resources in short supply for low-income individuals. Focusing on creating a resilient community will ensure service providers and residents can more effectively support each other in events both large and small. To foster climate resiliency we suggest including programming for community gardens, cooking, and emergency preparedness.

EMERGENCY PREPAREDNESS

Part of being a resilient community is knowing what to do in the event of an emergency. Richard Brown Commons will include emergency equipment for health and safety in common areas and hallways including AEDs, Narcan, and fire extinguishers. It is recommended that Sabin CDC host annual training on using these devices so all residents are equipped to assist in the event of an emergency.

In case of an emergency such as a natural disaster or fire, it is crucial for Sabin CDC to have an emergency management plan in place. Additionally, Sabin CDC can host workshops for residents in emergency preparedness in partnership with the Portland Bureau of

Emergency Services, Multnomah County, Oregon Health Authority, Department of Human Services, and other local nonprofit or emergency-based organizations.

COOKING CLASSES

Using the community kitchen space, Sabin CDC can work with community partners to offer inclusive monthly cooking and nutrition classes. Some possible organizations to work with include: [Feed the Mass](#), [Alano Club Plates for the People](#), and [Marigold Collective](#). Sabin CDC staff would be on site to assist with set up and resident questions. If food from the partner is not already donated, Sabin CDC can work with food equity organizations like Urban Gleaners and Oregon Food Bank to source food for the classes. Following the class, residents will be able to share a meal. The on-site classes will allow all residents access to fresh, home cooked meals while building confidence and skills in cooking, food safety, and cultural awareness.



Above: Feed the Mass cooking class

Right: Universal Garden, Boise, ID

COMMUNITY GARDENS

Richard Brown Commons will include community garden plots for pollinators and food gardening. Sabin CDC has successfully [introduced greenspaces in eight different buildings](#) to great success. Gardening has a myriad of benefits including increasing a sense of belonging, reducing stress, and improving mood. Vegetable gardening can reduce food insecurity for the building and using native plant species for the pollinator gardens will minimize the use of water in dry months, as the plants are adapted to the growing conditions of the Willamette Valley. While the upfront cost of plant starts can be expensive, Sabin CDC can partner with local programs like the [Equitable Giving Circle](#), [Portland Nursery Community Outreach and Donation](#) program and others to make gardening accessible to all residents.

The garden plots at Richard Brown Commons will be built at a height that allows for access from a wheelchair with ground surfaces and spacing that allow access to all residents.



Table 3: Resident Service Plan

Resident Service Type	Resident Service Lead	Estimated Units
Property Management + Maintenance	Sabin CDC	78 units
PSH Case Management	Community Vision (Residents with IDD)	12 units
	Urban League (Seniors)	28 units
IDD Supportive Services	Community Vision	12 units
Senior Supportive Services	Community for Positive Aging and the Urban League	28 units
Information and Referrals	PSH residents will work with their Case Manager for medical referrals, but Sabin CDC Resident Services Staff will also be available to connect residents with community partners with relevant services.	78 units
Eviction Prevention	Sabin CDC Resident services staff will work with residents	78 units
Community Building	Sabin CDC Resident Services staff in coordination with Community Vision will coordinate inclusive on-site classes and activities.	78 units
Community Resilience	Sabin CDC Resident Services staff will coordinate with community partners.	78 units
Food Security	Sabin CDC Resident Services staff will coordinate with Community for Positive Aging, Oregon Food Bank, and other partners for food and cooking classes.	78 units
Transit Connectivity	Sabin CDC Resident Services staff will coordinate with Ride Connection to offer services to residents.	78 units
Relocation Assistance	Sabin CDC will contract with a relocation consultant to lead the relocation services for current residents of Avenue Plaza.	22 units

FINANCE

SOURCES

Using Sabin's initial proposal as a baseline, we've proposed a capital stack including subsidies from OHCS, HUD, other local grants, and debt.

Table 4: Sources

	Funding Source	Amount
OHCS Programs	LIHTC Equity	\$15,986,163
	GHAP	\$500,000
	PSH	\$1,020,004
	MEP	\$234,000
	Total OHCS Grants & Equity	\$17,740,167
Non-OHCS Grants	Brownfield & Kuni	\$250,000
	Fairview Trust	\$500,000
	Total NON-OHCS Grants	\$750,000
Loans	Permanent Loan	\$10,500,000
	FHLB Forgivable Loan	\$1,400,000
	Total NON-OHCS Loans	\$11,900,000
Applicant Contributions	Deferred Developer Fee	\$1,800,000
	Seller Note	\$2,380,000
	Total Applicant Contribution	\$4,180,000
Other	HUD 202	\$4,365,172
	Energy Efficiency (PCEF)	\$2,700,000
	Energy Efficiency (HUD)	\$400,000
	Energy Trust	\$150,000
	Total Other Funds	\$7,615,172
Total Sources		\$42,185,339
Total Project Cost		\$42,185,339
Project Surplus or Gap		\$0

OREGON HOUSING AND COMMUNITY SERVICES (OHCS) SOURCES

We've identified several funding sources from OHCS. OHCS has subsidy limits based on rural or urban setting, number of units, and unit size,⁴² which is \$22,640,000 for this project. We are proposing a competitive request just under the maximum subsidy.

9% Low-Income Housing Tax Credit (LIHTCs)

This program is highly competitive and can finance significant proportions of a project's cost. Projects are awarded funding based on a scoring system laid out in the state's Qualified Allocation Plan (QAP).⁴³ The 9% LIHTC program in Oregon is currently on hold but OHCS has said it will be resumed in 2025. However, it is still possible that the state continues to run out of Private Activity Bonds due to a high volume of 4% LIHTC deals, which was the initial cause of the program's pause.

Based on the criteria in the state's 2022 Notice of Funding Availability (NOFA), Richard Brown Commons would score well given its inclusion of PSH units, target population for people with IDDs, location in a high-opportunity area with

high displacement risk, and rents serving very low income tenants.

The state has a cap on the amount of LIHTC equity that projects can earn, which is set as 20% of the total state allocation for that year. We estimated this limit to be roughly \$2.2 million per year, based on information from the 2022 NOFA. We determined that a yield of \$0.85 per credit would be reasonable based on a review of recent LIHTC pricing offers, giving a maximum tax credit equity of \$19 million. We've proposed a request just under \$16 million, which would make the project slightly more competitive based on 2022 scoring criteria by reducing the LIHTC subsidy per unit.

Another option for this project is to request 4% LIHTCs, which would yield a maximum equity of roughly \$17 million, which could be accommodated with the current budget.

General Housing Accounting Program (GHAP)

The GHAP program is one of OHCS's most flexible funding sources.⁴⁴ In 2022, project awardees of the 9% LIHTC credits generally earned \$400,000 to \$600,000 in GHAP funding, so we estimated Richard Brown Commons⁴⁵ would earn \$500,000 from this program.

Table 5: 9% LIHTC Equity Calculation

Eligible basis	\$35,024,039
Basis Boost Located in Qualified Census Tract	130%
Eligible and Qualified Basis	\$45,531,251
9% Tax Credit Calculation Qualified Basis x 9%	\$4,097,812
Tax Credit Allowable Estimated OHCS limit from 2022 QAP	\$2,237,307
Total Tax Credits for 10 Years	\$22,373,070
Estimated Tax Credit Equity Yield = \$0.85/credit	\$19,017,110
Max Tax Credit Investor Proceeds (From Limited Partnership proceeds of 99.99%)	\$19,015,208

Permanent Supportive Housing

OHCS administers a Permanent Supportive Housing (PSH) program which includes three-pronged subsidies in the form of capital funds, rental assistance, and operating assistance. Operating assistance provided is \$10,000 per unit per year.⁴⁷ Richard Brown Commons will provide 12 PSH units, and we've calculated the PSH capital fund request based on the maximum OHCS subsidy per unit and the expected awards from other OHCS sources.

Multifamily Energy Program

The OHCS Multifamily Energy Program (MEP) is a community-focused program that incorporates energy-efficient design in affordable multifamily rental housing. The MEP program generally aims to subsidize around \$3,000 per unit and will provide \$1,750,000 in the 2024 funding round to assist about 575 units.⁴⁶

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) SOURCES

HUD's Section 202 Supportive Housing For the Elderly Program

One of the target populations for this project is seniors, so we suggest that Richard Brown Commons should seek funds from HUD's Section 202 Program, which provides funding in the form of a capital advance to construct, acquire, or rehabilitate multifamily properties that serve very-low-income individuals 62 years of age or older.⁴⁸ We will provide 28 1-bedroom units with Section 202. We estimated the maximum possible request, about \$2.5 million, using HUD's total development costs (\$249,438 for a 1-bedroom in Portland).

HUD Green and Resilient Retrofit Program (GRRP)

Under the Inflation Reduction Act, there is now funding available for energy efficiency and climate resiliency measures for multifamily projects participating in other HUD programs. This program is continuing to accept applications every few months while funding is available, and we've estimated that the project could earn at least \$400,000 from this program.⁴⁹

OTHER FINANCING SOURCES

Fairview Trust

The Fairview Trust offers grants for housing that prioritizes Oregonians with IDDs. Sabin has already been awarded a Fairview Trust grant of \$500,000. Due to Fairview Trust's goals to prioritize affordable housing projects that foster community integration, support independent living, and improve overall quality of life through enhanced accessibility and the implementation of Universal Design principles, we believe that Richard Brown Commons will be a competitive applicant.

FHLB Forgivable Loan

Federal Home Loan Banks (FHLB) are wholesale banks that are owned by retail banks and financial institutions. By statute, they must donate 10% of their

net profits towards affordable housing initiatives which are awarded through a competitive grant program.⁵¹ Sabin has estimated an award of \$1.4 million from the FHLB forgivable loan program.

Portland Clean Energy Fund

Strategic Program 1 of the Portland Clean Energy Fund (PCEF) is a grant program administered through the Portland Housing Bureau to provide up to \$60 million over 5 years to regulated multifamily affordable housing projects located in Portland. PCEF Funds may compose up to 10% of the total hard construction costs of an eligible project, and funding is prioritized for energy efficiency and renewable energy measures.⁵² Due to the project's integration of renewable energy and energy efficiency measures, we believe it can earn the maximum possible request of \$2,700,000 in PCEF funds.

Energy Trust of Oregon

Energy Trust of Oregon (ETO) offers cash incentives for the installation of qualified energy-efficient equipment in most types of residential buildings. The exact amount of incentives expected for this project are currently unknown due to the uncertainty of specific renewable and energy efficiency measures, but there is a detailed ETO worksheet which can be used to estimate incentives as the project continues the design process.⁵³ We have assumed Sabin's original estimate of \$150,000 in ETO incentives.

Permanent Loan

Using our estimates for net operating income, we determined that the project can support debt service for a 30-year, amortized loan of \$10,500,000 with a 6.5% interest rate, which yields a DSCR of 1.20 for the first year.

RENTAL INCOME & SUBSIDIES

Richard Brown Commons will incorporate rental assistance from three different funding sources:

Project-Based Rental Assisted (PBRA) HUD Vouchers

The existing Avenue Plaza apartments have 22 tenants with PBRA vouchers, which Sabin hopes will relocate to the Richard Brown project once it is complete. Using HUD's Small Area Fair Market Rents (SAFMRs) for the project zipcode, we expect a gross monthly rent of \$2,010 for studios and \$2,160 for 1-bedroom units, which includes the tenants payment (30% of monthly income) and HUD rental assistance.⁵⁴

Section 202 HUD Vouchers:

In addition to the capital advance, Section 202 properties receive Project Rental Assistance Contracts (PRACs) which cover reasonable and necessary operating expenses beyond the tenant's

portion of the rent.⁵⁵ We've estimated the gross monthly rent of \$2,160 per month for each tenant using the SAFMRs.

OHCS PSH Rental Assistance

PSH rental assistance covers the difference between 27% of tenant monthly income and 60% AMI. The project can expect a total of 60% AMI rents for these units.

OHCS PSH Services Subsidy

Not included in Table 6 is the services subsidy from the OHCS PSH program which is \$10,000 per unit per year. Due to investor and lender restrictions, this budget is run outside of the operating budget and has been included in a separate tab in the attached project proforma. The project team will likely need to apply for additional OHCS funds to cover operations for the 28 PSH units reserved for seniors, because Section 202 does not provide operating assistance.

Table 6: Rental Income Including Rental Assistance

Unit Subsidy Type	Unit size (# beds)	# Units	Gross Monthly Rent	Rental Assistance?
PBRA vouchers (existing tenants)	0	4	\$2,010	Yes, up to Small Area Fair Market Rents (SAFMR)
	1	18	\$2,160	Yes, up to SAFMR
PSH	1	12	\$1,315	Yes, rental assistance covers up to 60% AMI
Section 202	1	28	\$2,160	Yes, PRAC**
60% AMI Units	2	16	\$1,578	No
Total Rental Income per Year		\$1,686,427		

FINANCE USES

The development budget for the project is \$42,185,339, which includes the land acquisition costs of \$2,374,000, construction hard costs of \$29,585,356, and soft costs of \$10,073,258. This works out to an average per unit cost of \$540,838.

The construction budget includes an additional \$7,000 per unit for the twelve units that will include adaptive design features to cover their expected additional costs. There is also \$1,500,000 budgeted towards Solar panels and a backup generator system.

Table 7: Funds Use Summary

Funds Use Summary	Total	Per Unit
Site Acquisition	\$2,374,000	\$30,436
Hard Costs	\$29,585,356	\$379,299
Soft Costs		
Architectural and Engineering	\$1,953,561	\$25,046
Contingency	\$365,000	\$4,679
Developer Costs	\$4,375,206	\$56,092
Other Soft Costs	\$3,532,216	\$45,285
Total:	\$42,185,339	\$540,838

BASE YEAR PROFORMA

Total year one effective gross income is projected to be \$1,731,278 after assuming a 3% vacancy rate.

First year NOI is projected to be an estimated \$957,652.

OPERATING EXPENSES

The total estimated operations costs for the project is \$773,626 (\$9,918 per unit, without PSH costs) for the first year of operations. This yields a first year DSCR of 1.20 and a maximum DSCR of 1.29 in the first 20 years of operation, which keep the project within OHCS, lending, and investor standards.

Some notable assumptions for the operations expenses include:

- 4% annual expense escalation
- Owner paid utilities (garbage, sewer, water, electric, gas backup).
- Rental insurance for every unit.
- On-site staff: Our estimates include salaries for four on-site staff: maintenance, property management, resident services, and case management.
- PSH expenses and income: As noted in the previous section, the PSH budget is run outside of the operating budget and is included in the attached project proforma. The budget notes the OHCS subsidy of \$10,000 per unit per year, which will be spent on two services PSH staff, programming, and maintenance and replacement costs.

Table 8: Annual Operating Expenses

Expense Escalation	4%	
Annual Operating Expenses	PUPY	Total
Insurance	\$499	\$35,000
Utilities: (common areas)		
Gas - Back-up Generator	\$26	\$2,000
Electric	\$962	\$75,000
Water and Sewer	\$1,026	\$80,000
Garbage Removal	\$359	\$28,000
Repairs and Maintenance	\$772	\$60,216
Landscape Maintenance	\$282	\$22,000
Replacement and Operating Reserve	\$430	\$33,540
Property Management (on site)	\$1,282	\$100,000
Professional Services		
Resident Services	\$1,090	\$85,000
Legal	\$64	\$5,000
Accounting	\$500	\$39,000
LIHTC Compliance	\$40	\$3,120
Non LIHTC Monitoring	\$25	\$1,950
Bond Compliance	\$10	\$780
Administration	\$397	\$31,000
Advertising/Marketing and Promotion	\$26	\$2,000
Unit Turnover	\$346	\$27,000
Taxes (non-real estate)	\$516	\$40,250
Elevator Maintenance	\$77	\$6,000
Payroll Taxes	\$24	\$1,850
Internet Connection Fee	\$13	\$1,000
Other: (list below)		
Office Supplies, Credit Checks, Travel, Cell Phones, Software	\$451	\$35,200
Security	\$513	\$40,000
Renter's Insurance	\$240	\$18,720
Total Annual Operating Expenses	\$9,918	\$773,626

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