

A FIELD GUIDE

TO

FEDERAL FUNDING

For Affordable Housing in Rural Oregon

2023

Department of Housing and Urban Development

Office of Field Policy and Management

Oregon Field Office



Dear Friends,

Our mission at the U.S. Department of Housing & Urban Development is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD's 2022-2026 Strategic Plan cites the lack of affordable housing specifically in rural communities as an additional obstacle for families experiencing homelessness who are trying to get back on their feet. Our HUD Field Office serves all of Oregon, from frontier communities in Eastern Oregon to small cities on the coast. To best serve Oregon, first we must understand the scope of the needs and where the challenges lie.

In March 2021, ECONorthwest published a [regional housing needs analysis \(RHNA\)](#) for Oregon's Department of Housing and Community Services. The report found that every region, both rural and urban alike, have a projected need for new units. The RHNA shows a need for about 583,600 new dwelling units across the state by 2040. At the same time, the private sector struggles to make lower-cost housing pencil out because of increased land, material, and labor costs, according to a [2022 University of Oregon report, Barriers to Housing Production in Oregon](#). To address these challenges, communities must partner with federal and state agencies, local governments, private and nonprofit developers, service providers, and housing advocates, to produce the much-needed supply of housing.

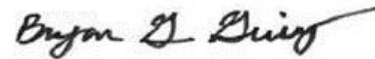
Our field staff have observed first-hand just how challenging housing production is particularly in rural areas. Rural Oregon nonprofits and local jurisdictions report frustration with knowing where to look for

federal opportunities and the capacity to apply and manage federal funds, according to a [2022 report by Sequoia Consulting](#). We have heard from rural stakeholders about the need for more workforce housing and a renewed community interest in housing development.

To help address some of these challenges, we have created this Federal Funding Field Guide to introduce and connect rural communities with federal funding opportunities to preserve and produce affordable housing. There are a variety of Federal Agencies, including HUD, with programs to support housing development from the planning phase to operations. Our goal is to make it easier for rural communities to quickly identify the programs that would best serve their needs. We also want to provide information on important federal requirements and how to navigate those requirements successfully.

We hope the Field Guide makes it easier for communities to make partnerships and connections, but we also remain available to help support your community. If there is a specific type of funding or project you are interested in and would like to learn more about, please contact our office and we can connect you with our staff and partners. We also want to thank all the local stakeholders, consultants, and government partners who helped make this Field Guide possible.

Sincerely,



Bryan Guiney, Oregon Field Office Director

This resource is intended only to provide guidance. The contents of the document, except when based on statutory or regulatory authority, do not have the force and effect of law, and are not meant to bind the public in any way. The readers of the document should not rely on the content when applying for federal funds. Applicants must do their own due diligence to ensure they are meeting all statutory and regulatory requirements.

Who?

The field guide is designed for **small cities and towns, rural counties, non-profit organizations, private housing developers, and their partners**. The guide may also be useful for other government and non-profit partners who want a better understanding of all the different funding opportunities. We do not include in the guide resources that go directly to individuals, such as renters or homebuyers.

What?

The Field Guide has a variety of **tables** to help quickly identify federal funds that may support your project, guidance on **key steps** and requirements to be aware of when applying for federal funds, and a **funding key** of potential funding opportunities.

When?

The guide is useful when you have a housing project, and you need to **fill a gap** in financing. The guide may also be useful once you have identified a need but require more assistance in building your capacity to **plan out the project**. Additionally, the guide could be used when you want to find funding to build out the **infrastructure** to help support more housing development, or if you have existing housing that needs funding to be **preserved**.

Where?

The term rural has many definitions under different laws and regulations. We have included funding resources that can be accessed **outside of the major metro areas**. In the funding key, we have included requirements for some funding on maximum population and resources to determine if an area is eligible.

Why?

Oregon rural communities report low vacancy rates, a need for additional workforce housing, and increased supportive housing for people experiencing homelessness. In addition to the need, rural stakeholders have significant financial constraints due to the costs of labor and supplies. Further, rural communities are a part of a broader trend throughout the state, and the country, of **housing underproduction**, meaning the housing supply is falling short of the housing need, as explained by research done by [Up for Growth](#).

How?

Affordable housing is being reimagined beyond a tall multi-unit subsidized apartment building. Developers and cities are exploring new models often referred to as “middle housing” which includes **townhouses, duplexes, triplexes, and cottage courts**. There are also new homeownership models such as **Community Land Trusts** and **Long-Term Leaseholds**. Federal funding can be used in many of these innovative housing projects.

Acronyms

AMI - Area Median Income

CDBG - Community Development Block Grant

CoC - Continuum of Care

CPD - HUD's Office of Community Planning and Development

DCTA - Distressed Cities and Persistent Poverty Technical Assistance

DOT - Department of Transportation

EDA - Economic Development Administration

EPA - Environmental Protection Agency

HHS - Department of Health and Human Services

HOME - HOME Investments Partnerships Program

HTF - Housing Trust Fund

HUD - Department of Housing and Urban Development

LIHTC - Low Income Housing Tax Credit

NAHSDA - Native American Housing Assistance and Self-Determination Act of 1996

NEPA - National Environmental Policy Act

NOFA - Notice of Funding Availability

NOFO - Notice of Funding Opportunity

ONAP – HUD's Office of Native American Programs

PHA - Public Housing Authority

PIH – HUD's Office of Public and Indian Housing

RFP - Request for Proposal

SHOP - Self-Help Homeownership Opportunity Program

USDA-RD - United States Department of Agriculture Rural Development

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Innovation in Ontario

River Bend Place is an affordable housing development with on-site supportive services located in Ontario, the largest city in Southeastern Oregon with a population of 12,000. This region is characterized by wide open spaces, a diverse population, large onion farms, thousands of acres of cattle ranch land, and an extreme shortage of quality housing for low-income and working families. This development was an adaptive reuse of a 60-year-old former senior care center, with the narrow single and double bed resident/patient rooms being transformed into **56 studio, one-, and two-bedroom affordable apartment homes**



Northwest Housing Alternatives', one of the only statewide non-profit affordable housing developers in Oregon, began predevelopment work for the project in 2017. Chief among these predevelopment activities was outreach to established community organizations to assist in creating services for residents as well as informing the design of units and common spaces. The other major predevelopment effort centered around submittal of a competitive funding application in 2020 to OHCS (Oregon Housing and Community Services). [9% Low Income Housing Tax Credit](#) equity of \$11.7 million was awarded through this process and was combined with \$4.25 million in [HUD HOME program funds](#), a private mortgage of \$1.35 million with an interest rate reduced to 1% by state tax credits, and several smaller foundation grants totaling \$210,000 to fund this \$17.8 million dollar development.

In addition to the direct sources, the development team applied for and received six Permanent Supportive Housing vouchers from OHCS specifically targeted towards chronically homeless community members; and ten vouchers through the [HUD-811 program](#) for individuals living with serious persistent mental illness (SPMI). Because of the low rent potential in this region of the state, and the lack of new project-based vouchers from the local housing authority, these PSH and HUD-811 vouchers were key in helping the development cover a small permanent mortgage and its regular operating expenses. (Continued on next page.)

The dust from construction settled in July of 2022 and the property was fully leased up four months after construction completion. The same network of local service providers and community organizations that provided input during the predevelopment phase played a critical role during lease-up by ensuring that the new units were occupied by individuals and families from the local area with established service relationships to help ensure stable tenancy and prevent evictions. River Bend Place brings a new standard for housing to this region while also creating a focal point for community service providers to meet the needs of residents.

By: Clayton Crowhurst, Housing Developer, Northwest Housing Alternatives



COMMUNITY-LED DEVELOPMENT

River Bend Place would not have been possible without the participation of many established local organizations. These organizations provided input in not only the design of the units, common spaces, and outdoor areas; but also the way that services would be delivered to residents of the property. Because intentional permanent supportive housing had never been built in this region before, there was no service infrastructure to properly identify those in need, refer them into the property, and provide services for the duration of their tenancy. Through many in-person planning meetings and hundreds of calls, virtual meetings, and informal conversations a network of core and secondary service providers were identified and committed to the project through service contracts and Memorandums of Understanding (MOUs).

The organizations that provided the most assistance throughout the planning, development, and lease-up stages included the local Community Action Agency who were able to leverage existing service relationships with unhoused community members to get them through the screening and qualification process right as the building was being completed. Additionally, the county mental health provider was able to select clients with existing service relationships to refer into the HUD-811 units. The local Housing Authority, whose office is conveniently located across the street from the property, channeled Housing Choice Voucher holders to the property.

Key Stakeholders for Affordable Housing Production

Cities

- Can help encourage affordable housing by updating zoning, waiving fees, etc.
- Can demonstrate needs with Housing Needs Assessments and other planning documents
- Can apply for some opportunities and then contract or subaward funds

Counties

- Can help to coordinate efforts and encourage affordable housing
- Can apply for some opportunities and then contract or subaward funds
- Can provide insight and support through County Health Authority

State

- Serve as a pass-through entity for certain federal funds including HUD's CDBG and HOME funds
- Awards federal & state funding through different Notice of Funding Availability (NOFA)

Private Developers

- Can build affordable housing
- Will often partner with non-profits, cities, and PHAs
- Can apply for loans and grants directly.

Non-Profit Agencies

- Can act as the developer or manager of affordable housing properties.
- Can assist with community engagement
- May own or have ownership interest in a project depending on funding requirements

Community Action Agencies

- Receives funds through the Community Services Block Grant Program
- May also run rental assistance and other housing programs
- May serve as a project developer

Community Development Financial Institutions (CDFI)

- Can receive funds from Treasury to lend for Affordable Housing Development
- Can also carry out CDBG activities and use flexibilities in the CDBG Regulations

Lenders

- Can participate in Federal insurance and guaranteed loan programs to provide loans for affordable housing

Philanthropic Donors/Foundation

- May provide grants to support housing development
- May support research on strategies for housing supply

Public Housing Authorities (PHAs)

- Can provide funding through project-based vouchers
- Manages Properties and the Housing Choice Voucher (Section 8) program

Tribes/Indian Housing Entities

- Can apply for HUD funding for housing and infrastructure projects
- Can subaward or contract out federal funding for housing projects

Continuum of Care (CoC)

- Can identify needs and gaps in systems of care for people experiencing or at risk of homelessness
- Serves as the collaborative applicant for CoC grant recipients including non-profits, PHAs, and local governments

Preserving Senior Housing in Milton-Freewater

The Greens at Montclair is a **24-unit rental property** for seniors in the City of Milton-Freewater in Umatilla County, Oregon. The project's Multifamily Section 8 Housing Assistance Contract was about to expire when Chrisman Development acquired the property. For the property to stay affordable, the project-based rental assistance needed to continue. The building also needed substantial renovations.

Chrisman Development was awarded the [9% Low Income Housing Tax Credit](#), [HOME funds](#), and Oregon's General Housing Assistance Program (GHAP) and Weatherization funds for the renovation at the Greens at Montclair. The project was also financed with conventional bank financing and a deferred development fee. The properties Section 8 Housing Assistance Contract was renewed to provide a long-term commitment of project-based rental assistance from HUD to maintain affordability for all of the residents.

The project included major renovations including new windows, updated unit interiors, energy-efficiency upgrades, and accessibility improvements. The residents now enjoy drought-tolerant landscaping, on-site laundry, and off-street parking, with easy access to amenities and medical centers. The residents are all at or below 50% area median income.



Renovation of USDA Family Housing in White City and Eagle Point

Rogue Valley Apartments is a Preservation project involving the acquisition, rehabilitation, and consolidated ownership and operation of three existing multifamily housing projects with **a total of 76 units** previously being operated as separate USDA Rural Development family complexes in White City and Eagle Point, Oregon. The project includes White City I (32 Units) and White City II (22 Units) in White City and Eagle Point (22 Units) in Eagle Point. The project preserved critical [USDA Rural Development project-based rental assistance](#) so that the tenants, 76% of whom are at or below 50% AMI, can remain in the units. Chrisman Development completed significant rehabilitation on the buildings including new siding, windows, roofs, landscaping, updated kitchens, and new playgrounds. Rogue Valley Apartments project included funds from the [9% Low Income Housing Tax Credit](#), [National Housing Trust Fund](#), Oregon's General Housing Assistance Program Funds, Weatherization Funds, and Oregon Affordable Housing Tax Credit. The project also assumed the existing USDA Rural Development mortgage and utilized a deferred developer fee.

Courtesy of project descriptions and photos from Shelly Cullin, Director of Development, Chrisman Development

Initial Steps in Federally Funded Projects

Community Engagement

<https://www.hudexchange.info/programs/consolidated-plan/econ-planning-suite-citizen-participation-and-consultation-toolkit/>

- Building support for affordable housing projects can help avoid delays, reduce political opposition, and potential litigation.
- Project developers should consider the impacts of *Not In My Back Yard* (NIMBY) sentiment.
- Leaders should remember that community members have insights about the property and neighborhood that may not be apparent.
- Community engagement early in the planning process can pay off in the long run.

Environmental Review

<https://www.hudexchange.info/programs/environmental-review/orientation-to-environmental-reviews/#overview>

- The National Environmental Policy Act (NEPA) requires all Federal agencies to adopt a systematic interdisciplinary approach to decision-making to ensure environmental values are considered. A wide range of environmental factors must be considered.
- During planning, it is important to allocate enough time to complete the environmental review. You should allow 90 to 120 days, depending on the complexity of the review. For new construction projects, the environmental review may take six months or longer.
- BEFORE final decisions are made and BEFORE actions are taken, the environmental review requires understanding the environmental consequences, informing citizens and public officials of environmental information, and consideration of reasonable alternatives.
- Be aware: If choice-limiting actions are made before the Environmental Review is complete and before the agency has concluded the review process, the project may become ineligible for federal assistance.

Subsidy Layering Reviews and Underwriting

[hudexchange.info/resource/2468/home-multifamily-underwriting-template/](https://www.hudexchange.info/resource/2468/home-multifamily-underwriting-template/)

- Some federal funding sources have subsidy layering review requirements. In some instances, the HUD Office is required to review and approve the subsidy layering.
- The goal of the subsidy layering review is to ensure the amount of assistance provided is not more than necessary to make the project feasible.
- Projects may also be required to complete underwriting under federal requirements.
- By conducting subsidy layering and underwriting thoroughly, developers can identify gaps in financing.

Labor Standards

https://www.hud.gov/program_offices/davis_bacon_and_labor_standards

<https://www.hudexchange.info/programs/section-3/>

<https://www.oregon.gov/boli/Pages/index.aspx>

- State, tribal and local contracting agencies (LCAs) administer and enforce Davis-Bacon and Related Act Labor Requirements.
- LCAs are responsible to include the applicable Davis-Bacon wage decision in all bid documents, conduct on-site inspections, and review the certified payroll reports.
- HUD funds must also follow the requirements of Section 3 at 24 CFR Part 75 to provide economic opportunities to low- and very low-income persons.
- Oregon's Bureau of Labor & Industries (BOLI) enforces laws related to prevailing wages. Prior to starting a project, review BOLI guidance on wages and other applicable labor standards as they apply to your project.
- Labor standards can lead to more funding needed and should be considered in the project budget.

Relocation Requirements

<https://www.hudexchange.info/programs/relocation/>

- The Uniform Relocation Assistance (URA) and Real Property Acquisition Act establishes minimum standards for federally funded projects for the acquisition of real estate or displaced persons from their homes, businesses, or farms.
- URA should be considered early in a project to ensure sufficient funds are available, the coordination can occur, and all administrative requirements are followed.

Unique Entity Identifier (UEI) Registration

<https://sam.gov/content/entity-registration>

- To apply for federal awards as a prime awardee, you need a registration on Sam.gov. As a part of the registration, the General Services Administration will assign you a Unique Entity ID.
- Registration requires a lot of information about your entity, so set aside time to gather all the required information.
- Registration can take up to 10 business days to become active.

Homeownership in Yamhill County

Whispering Meadows is a subdivision of **29 new single-family homes** in McMinnville, Oregon. Community Home Builders, a private non-profit organization, runs a Mutual Self-Help Housing Program for individuals and families to build new homes, obtaining homeownership. For the Whispering Meadows project, the land first needed to be developed and infrastructure made available for each lot. The project utilized [HUD's SHOP funding](#) through Community Frameworks, a Northwest non-profit, to help finance the costs for land development.

Individuals and families who are at an income of less than 80% Area Median Income and qualify for a 502 loan are eligible for the Mutual Self-Help Program. Each homeowner must make a time commitment of 30 hours per week (hours can be split with a family member or friend) to participate in the building of their and their future neighbor's homes. Once a family is eligible, Community Home Builders helps them apply for a mortgage through [USDA-Rural Development's 502 loan program](#). No down payment is needed for the program, and loans are more affordable since the families earn it through their work on the construction site, referred to as "sweat equity." Families do not need to have construction skills or building expertise and receive training and instruction from the organization's Construction Supervisor.

The result of the Whispering Meadow Project was 29 families, who may not qualify for a private mortgage, are now homeowners. The USDA-RD mortgages ensure the monthly payments are affordable for the homeowner with payment assistance. Community Home Builders reports the families normally stay in the homes for years, likely due to the sweat equity they put into the construction of their new home.

Community Home Builders receives [USDA-RD Mutual Self-Help Housing Technical Assistance Grants](#) to provide technical and supervisory assistance, recruit families, assist families with loan applications, and provide support for participating families.



Courtesy of an interview with Alice Springer, Executive Director, and Gerardo Partida, Group Coordinator, from Community Home Builders

Combining Multiple Funding Sources

Affordable housing development often involves complex financing to create viable and sustainable projects. Effectively braiding or layering local, state, federal, and private funding resources can allow a community to leverage resources in innovative ways.

What is braiding?

Braiding refers to the process of using funds from multiple different funding streams to support the total costs of the development. The costs are allocated, expenditures tracked, and separate monitoring occurs for each individual source. For instance, a Historic Tax Credit rehabilitation project can also receive Housing Trust Fund, HOME, and CDBG funds. See examples in a [Quick Guide on Increasing Supply of New Affordable Housing](#).

Braiding will look different depending on the local community needs, capacity, and the funding streams. As you plan and identify funding for your project, it may be helpful to identify the target population(s). You may also want to compare requirements to understand the differences in eligible project costs and reporting requirements. This guide can serve as a starting point for identifying which funding sources may work well braided together for your project.

What is leveraging?

Leverage is a concept where an entity uses one source of funds to attract additional sources of funds. For instance, a local philanthropic organization agrees to donate land for a project. The donation is leveraged with a federal grant. Conversely, a federal grant is awarded, and the city agrees to provide additional funds.

As you braid and leverage funding from multiple sources, you will begin to layer the public subsidies in your project.

What is subsidy layering?

When you have multiple governmental sources in a project, this is referred to as subsidy layering. A subsidy layering analysis includes reviewing all of the funding sources and reviewing the conditions of each source. The analysis must establish that the amount of federal assistance is reasonable and necessary, so that only the required amount of federal funds are committed.

The following tables can help to identify how a project may braid, layer, and leverage funding by identifying eligible funding at different project phases, the populations served, the type of funding, funding income requirements, and project type.

Funding Tables

We have included a variety of project tables to help identify which funding opportunity may be best suited for your needs. When reviewing the tables on a PDF, you can select the funding source to be linked to the page in the funding key. The funding key covers the goals of the program, some key requirements, eligible applicants, and the website to find more information. In addition, on each page of the key there is a link back to the table to facilitate quick browsing.

Funding by Project Phase: Production

The first table below covers HUD funding at each phase of an affordable housing development project. The table continues on the next page with other federal funding available for affordable housing development.

| <i>Agency</i> | Planning | Site Acquisition | Infrastructure | Construction | Operating/Services |
|---------------|--|--|--|---|--|
| <i>HUD</i> | <u>Distressed Cities and Persistent Poverty Technical Assistance</u> | <u>HOME Investment Partnerships</u> | | <u>HOME Investment Partnerships</u> | <u>PHA Project-Based Vouchers</u> |
| <i>HUD</i> | <u>Community Compass: Technical Assistance and Capacity Building</u> | <u>National Housing Trust Fund</u> | | <u>National Housing Trust Fund</u> | <u>Section 811 Project Rental Assistance</u> |
| <i>HUD</i> | <u>Community Development Block Grant</u> | <u>Community Development Block Grant</u> | <u>Community Development Block Grant</u> | <u>HOME-ARP</u> | <u>Continuum of Care</u> |
| <i>HUD</i> | | <u>Self-Help Homeownership Opportunity Program</u> | <u>Self-Help Homeownership Opportunity Program</u> | <u>Section 202 Capital Advance</u> | <u>HUD-VASH Project-Based Vouchers</u> |
| <i>HUD</i> | | | | <u>HOPE VI Main Street Program</u> | |
| <i>HUD</i> | | <u>Indian Community Development Block Grant</u> | <u>Indian Community Development Block Grant</u> | <u>Indian Housing Block Grant</u> <u>Competitive/Formula</u> | |

Funding by Project Phase: Production (continued)

| <i>Agency</i> | <u>Planning</u> | <u>Site Acquisition</u> | <u>Infrastructure</u> | <u>Construction</u> | <u>Operating/Services</u> |
|-----------------|---|---|--|---|---------------------------------------|
| <i>USDA-RD</i> | <u>Rural Community Development Initiative Grants</u> | <u>Multifamily Housing Direct Loans</u> | <u>Telecommunications Infrastructure Loans & Loan Guarantees</u> | <u>Multifamily Housing Direct Loans</u> | <u>Multifamily Rental Assistance</u> |
| <i>USDA-RD</i> | <u>Off-Farm Labor Housing Technical Assistance Grants</u> | <u>Off-farm Labor Direct Loans and Grants</u> | <u>Water & Waste Disposal Loan & Grants</u> | <u>Off-farm Labor Direct Loans and Grants</u> | |
| <i>USDA-RD</i> | | <u>Multifamily Housing Loan Guarantees</u> | <u>Multifamily Housing Loan Guarantees</u> | <u>Multifamily Housing Loan Guarantees</u> | |
| <i>USDA-RD</i> | <u>Mutual Self-Help Housing Technical Assistance Grants</u> | <u>Rural Housing Site Loans</u> | | <u>Rural Housing Site Loans</u> | |
| <i>DOT</i> | <u>Thriving Communities</u> | | <u>Rural Surface Transportation Program</u> | | |
| <i>Treasury</i> | | | | <u>Low Income Housing Tax Credit (LIHTC)</u> | |
| <i>Treasury</i> | | | | <u>Capital Magnet Fund</u> | |
| <i>EPA</i> | <u>Recreation Economy for Rural Communities</u> | | <u>Brownfields Grants</u> | | |
| <i>HHS</i> | | | | | <u>Community Services Block Grant</u> |
| <i>FEMA</i> | | | <u>Hazard Mitigation Assistance Grants</u> | | |
| <i>EDA</i> | <u>Planning and Local Technical Assistance Programs</u> | | | | |

Funding by Project Phase: Preservation

| <i>Agency</i> | Planning | Construction/Rehabilitation | Operating |
|---------------------------------------|---|--|--------------------------------------|
| <i>HUD</i> | <u>Distressed Cities and Persistent Poverty Technical Assistance</u> | <u>Community Development Block Grant</u> | <u>PHA Project Based Vouchers</u> |
| <i>HUD</i> | <u>Community Compass: Technical Assistance and Capacity Building</u> | <u>HOME Investments Partnership Program</u> | <u>HUD-VASH</u> |
| <i>HUD</i> | | <u>National Housing Trust Fund</u> | <u>Continuum of Care</u> |
| <i>HUD</i> | | <u>Lead Hazard Reduction Grant Program</u> | |
| <i>HUD</i> | | <u>Hope VI Main Street Program</u> | |
| | | <u>Indian Housing Block Grant</u> | |
| | | <u>Indian Community Development Block Grant</u> | |
| <i>USDA-RD</i> | <u>Rural Community Development Initiative Grants</u> | <u>Multifamily Housing Direct Loans</u> | <u>Multifamily Rental Assistance</u> |
| <i>USDA-RD</i> | <u>Multi-Family Housing Non-Profit Transfer Technical Assistance Grants</u> | <u>Off-farm Labor Direct Loans and Grants</u> | |
| <i>USDA-RD</i> | | <u>Multifamily Housing Loan Guarantees</u> | |
| <i>USDA-RD</i> | | <u>Multifamily Housing Preservation & Revitalization</u> | |
| <i>USDA-RD</i> | | <u>Housing Preservation Grants (Single Family)</u> | |
| <i>Treasury</i> | | <u>Low Income Housing Tax Credit</u> | |
| <i>Treasury/National Park Service</i> | | <u>Historic Rehabilitation Tax Credit</u> | |
| <i>EPA</i> | <u>Recreation Economy for Rural Communities</u> | | |

Funding by Income Limits

Income limits determine what households are eligible to live in the funded units. HUD annually calculates Area Media Income, or AMI, for any area of the country. HUD Income limits can be found online at: <https://www.huduser.gov/portal/datasets/il.html>.

| Funding | Requirement | 30% or less AMI (Extremely Low) | 50% or less AMI (Very Low) | 60% or less AMI | 80% or less AMI (Low Income) | 120% or less AMI |
|--|---|--|---|----------------------------|---|---------------------------------|
| <u>Capital Magnet Fund</u> | All Eligible Project Costs must be attributable to units that are restricted to Families at Incomes of 120% AMI or below. To qualify as Affordable Housing, at least 20% of units in each Multifamily Rental Project must be affordable to and occupied by Low-Income Families (80% AMI and below). | x | x | x | x | x |
| <u>HUD CDBG</u> | For single-family housing, the household must be 80% AMI or below. If the structure contains two or more units, 51% of units must be occupied by households under 80% AMI (<i>with some exceptions</i>). | x | x | x | x | |
| <u>HUD HOME</u> | HOME units must be for households at or below 80% AMI. In projects with 5 or more units, at least 20 percent must be very low-income families. | x | x | x | x | |
| <u>HUD HOPE VI Main Street</u> | Units funded under this program must be rented or sold to households at 80% or below AMI, which may include a subset of units for very low-income families. | x | x | x | x | |
| <u>HUD National Housing Trust Fund</u> | HTF unit tenants must be occupied by extremely low-income (at or below 30% AMI). | x | | | | |
| <u>LIHTC</u> | A percentage of the units must be occupied by households with income either less than 60% AMI or 50% AMI to be elected by the taxpayer. | x | x | x | | |
| <u>HUD Indian Housing Block Grant</u> | The family occupying the unit at initial occupancy must be an Indian family that is low-income (80% AMI or lower) on a reservation or Indian area (<i>with some exceptions</i>). | x | x | x | x | |

Previous table listed 120% AMI.

Funding by Income Limits (continued)

| Funding | Requirement | 30% AMI (Extremely Low) | 50% AMI (Very Low) | 60% AMI | 80% AMI (Low Income) | 115% AMI |
|--|--|------------------------------------|-------------------------------|--------------------|---------------------------------|-----------------|
| <u>HUD Lead Hazard Reduction Grant</u> | For rental housing, at least 50% of the units must be occupied/made available to families at or below 50% AMI and the remaining units at 80% of AMI. For owner-occupied housing, all units must be for families at or below 80% AMI. | x | x | x | x | |
| <u>USDA-RD Multifamily Housing Direct Loans</u> | Rental housing units must be occupied by very low income to moderate income families or individuals. Moderate-income is capped at \$5,500 above low-income limit. | x | x | x | x | |
| <u>USDA-RD Multifamily Loan Guarantees</u> | At initial occupancy of housing units subject to guaranteed loan, tenants' income cannot exceed 115% of the area median income adjusted for family size. | x | x | x | x | X |
| <u>USDA-RD Multifamily Housing Rental Assistance</u> | USDA-RD properties with low- or very low-income tenants qualified with a priority for properties with very low-income tenants. | x | x | x | x | |
| <u>HUD Project-Based Vouchers</u> | The vouchers serve very low-income families, and some low-income families. * *with certain eligibility requirements at <u>24 CFR 982.201(b)(1)</u> | x | x | x | x* | |
| <u>USDA-RD Rural Housing Site Loans</u> | Housing must be for low- and moderate-income families, with the upper limit for moderate income is 115% of AMI. | | x | x | x | X |
| <u>HUD SHOP</u> | Household income at or below 80% AMI for their area. | x | x | x | x | |
| <u>USDA-RD Single Family Housing Preservation</u> | Housing owned or occupied by low- and very low-income rural citizens. | | x | x | x | |
| <u>HUD- VASH & Tribal HUD-VASH</u> | The rental assistance is for homeless veterans and their families. Income eligibility is done in accordance with Housing Choice Voucher Rule. | x | x | x | x | |

Funding for Homeownership and Rental Housing

| Homeownership New Construction | Homeowner Rehabilitation | Rental Housing New Construction | Rental Housing Rehabilitation |
|---|---|--|--|
| <u>HUD HOME Investment Partnerships Program</u> | <u>HUD HOME Investment Partnerships Program</u> | <u>HUD HOME Investment Partnerships Program</u> | <u>HUD HOME Investment Partnerships Program</u> |
| <u>USDA-RD Section 523 Loans (Self-help)</u> | <u>USDA-RD Housing Preservation Grant</u> | <u>HUD HOME-ARP</u> | <u>HUD HOME-ARP</u> |
| <u>USDA-RD Section 524 Loans</u> | <u>HUD CDBG</u> | | <u>HUD CDBG</u> |
| <u>HUD Section 184 Indian Home Loan Guarantee Program</u> | <u>HUD Section 184 Indian Home Loan Guarantee Program</u> | <u>HUD Hope VI Main Street</u> | <u>HUD Hope VI Main Street</u> |
| <u>HUD Self-Help Homeownership Opportunity Program</u> | | <u>HUD National HTF</u> | <u>HUD National HTF</u> |
| <u>HUD Indian Housing Block Grant</u> | <u>HUD Indian Housing Block Grant</u> | <u>HUD Indian Housing Block Grant</u> | <u>HUD Indian Housing Block Grant</u> |
| | | <u>USDA-RD Multifamily Housing Loan Guarantees</u> | <u>USDA Multifamily Housing Loan Guarantees</u> |
| | | <u>USDA-RD Multifamily Housing Direct Loans</u> | <u>USDA Multifamily Housing Direct Loans</u> |
| | | <u>USDA-RD Off-Farm Labor Housing Direct Loans</u> | <u>USDA-RD Off-Farm Labor Housing Direct Loans</u> |
| | | | <u>USDA-RD Multifamily Preservation and Revitalization</u> |
| | | <u>HUD Section 202</u> | <u>HUD Section 202</u> |
| | | <u>LIHTC</u> | <u>LIHTC</u> |
| | | | <u>Historic Tax Credit</u> |
| <u>Capital Magnet Fund</u> | <u>Capital Magnet Fund</u> | <u>Capital Magnet Fund</u> | <u>Capital Magnet Fund</u> |

Funding Available for Manufactured Homes

This list is developed from Manufactured Home Park Solutions Collaborative: Local Agency Toolkit available at: <https://www.oregon.gov/ohcs/mmcrc/Documents/Manufacture-Home-Park-Solutions-Collaborative-Local-Agency-Toolkit.pdf> It is possible that other resources in this guidebook could also be used for manufactured homes. Please reach out to the administering agency to understand how the funding can be used for a specific manufactured home community.

- [CDBG](#) – infrastructure improvements for existing parks, rehabilitation/repair existing manufactured homes, acquisition of housing for nonprofits; housing counseling.
- [HOME](#) – rehabilitation or repair of homes; reconstruction of manufactured homes including replacing a substandard house with a new one.
- [Water & Wastewater Disposal Loan & Grant Program](#) – drinking water systems and sanitary sewage/solid waste disposal, storm water drainage in rural areas
- [Single Family Home Repair Loans and Grants](#) – can be used to repair, improve, or modernize homes to remove healthy and safety hazards

Funding for Special Populations

Please refer to program specific information for additional requirements, such as income eligibility.

| People Experiencing or At Risk of Homelessness | Farm Workers | Native Americans/Tribes |
|--|---|--|
| HUD Continuum of Care | USDA-RD Off-Farm Labor Direct Loans & Grants | Indian Housing Block Grant Competitive |
| HUD HOME-ARP | USDA-RD Off- Farm Labor Housing Technical Assistance Grants | Indian Community Development Block Grant |
| | | Section 184 Home Loan Guarantees |
| | | Tribal HUD-VASH |

| People with Disabilities | Elderly Persons | Veterans | Youth & Families with Children |
|---|--|---------------------------------|--|
| HUD Section 811 | Section 202 Supportive Housing | HUD-VASH | HUD Family Unification Program (FUP) |
| HUD Mainstream Vouchers | | Tribal HUD-VASH | |

Funding by Type

| Technical Assistance | Grants | Loans/Loan Guarantees | Rental Assistance | Tax Credits |
|--|---|--|--|--------------------------------------|
| <u>HUD Distressed Cities and Persistent Poverty Technical Assistance Program</u> | <u>HUD CDBG</u> | <u>Water & Waste Disposal Loan</u> | <u>HUD Project-Based Vouchers</u> | <u>Low Income Housing Tax Credit</u> |
| <u>EPA Recreation Economy for Rural Communities</u> | <u>USDA-RD Rural Community Development Initiative Grants</u> | <u>USDA-RD Telecommunications Infrastructure Loans & Loan Guarantees</u> | <u>HUD-VASH</u> | <u>Historic Tax Credits</u> |
| <u>HUD Community Compass: Technical Assistance and Capacity Building</u> | <u>USDA-RD Off-Farm Labor Housing Technical Assistance Grants</u> | <u>USDA-RD Multifamily Housing Direct Loans</u> | <u>HUD Continuum of Care</u> | |
| | <u>HUD Continuum of Care</u> | <u>HUD Section 184 Loan Guarantees</u> | <u>USDA-RD Multifamily Housing Rental Assistance Program</u> | |
| | <u>HUD Self-Help Homeownership Opportunity Program</u> | <u>USDA-RD Multifamily Housing Loan Guarantees</u> | <u>HUD Section 811 Project Rental Assistance</u> | |
| | <u>HUD Indian Housing Block Grant</u> | <u>USDA-RD Rural Housing Site Loans</u> | | |
| | <u>HUD Indian Community Development Block Grant</u> | | | |
| | <u>USDA-RD Mutual Self-Help Technical Assistance Grants</u> | | | |
| | <u>USDA-RD Housing Preservation Grants</u> | | | |
| | <u>USDA-RD Off-Farm Labor Direct Loans & Grants</u> | | | |
| | <u>HUD HOME Investment Partnerships Program</u> | | | |
| | <u>HUD National HTF</u> | | | |
| | <u>EPA Brownfields Grants and Revolving Loans</u> | | | |

What's Next?

How to Get Started

- Once you identify a potential funding opportunity from the *Field Guide*, reach out to the administering agency contact available online to get resources such as trainings and guidance on how to apply.
- Training and resources to assist with grant writing are available online. For example:
 - [HUD Sponsored training on Agency Development and Grant Writing Virtual Workshop Series](#)
 - [HUD's Financial Management Toolkit](#)
 - [Grants Learning Center](#) on Grants.gov
 - [Rural Development Initiative's "Ready, Set, Grant" program](#)
- If you need assistance with planning and preparing your application, connect with Federally Funded Technical Assistance providers. Providers in the Northwest include:
 - [Housing Assistance Council](#)
 - [Enterprise Community Partners](#)
 - [Rural Community Assistance Corporation](#)
 - [Rural Local Initiatives Support Corporation \(LISC\)](#)
 - [Technical Assistance Collaborative](#)
 - [Minnesota Housing Partnership](#) (provides technical assistance for rural areas nationwide)
- For communities interested in long-term planning and capacity building opportunities, review the "planning" opportunities in the Funding by Project Phase Tables starting on page 16. Examples of programs include:
 - Environmental Protection Agency's [Recreation Economy for Rural Communities](#)
 - Department of Housing and Urban Developments' [Distressed Cities and Persistent Poverty Technical Assistance Program](#)
 - Department of Transportation's [Thriving Communities Program](#)
- HUD's Portland Field Office is also available to help connect you with additional resources. Email us at: OR_Webmanager@hud.gov





Funding Key

We have provided a summary of the different funding opportunities available for affordable housing development in rural areas. We note this is not an all-inclusive list but a list of current programs relevant to rural communities working to develop affordable housing. At the bottom of each page is a link back to the table at the top of the guide to help facilitate quick research to identify which funding best fits your needs.

Some programs can be applied for directly to the Federal Agency, while others you will apply through a pass-through entity. A pass-through entity is a non-Federal entity that provides a subaward to carry out a Federal Program. Pass-through entities can have their own additional requirements.

Please note the eligibility and requirements for federal programs can change due to changes in the legislation, regulations, or policies. Please refer to the websites for up-to-date information. Funding applicants should not rely on the contents of our guide for accurate legal information. Applicants must conduct their own due diligence to ensure they have met all of the program requirements.

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|--------------------------------------|--|-------------------------------|---|
| | Funding Program: EPA Brownfields Grant Funding | Federal Agency: EPA | Pass-through: State of Oregon- Business Oregon (Funds can also be applied for directly through EPA.) |
| Program Goal: | Provides direct funding for brownfields assessment, cleanup, revolving loans, environmental job training, technical assistance, training, and research. Once the site is cleaned up, it can be used for mixed-use development including affordable housing. | | What is a Brownfield? A brownfield is a property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. |
| Eligible Applicants: | <ul style="list-style-type: none"> • Unit of Local Government (including a city, town, county, council of governments etc.) • Public housing agency • Land Clearance Authority • Tribe • Redevelopment Agency • Business • Nonprofit organizations etc. | | |
| Type(s) of Assistance: | Grants including: <ul style="list-style-type: none"> • Assessment Grants • Cleanup Grants • Multipurpose Grants Loans from a Revolving Loan Fund. | Key Requirements: | Must be linked to the site redevelopment that facilitates economic development or community revitalization. |
| Phase of Housing Development: | Site cleanup assessment and remediation. | Special Population | N/A |
| Website: | National: https://www.epa.gov/brownfields/types-epa-brownfield-grant-funding State: https://www.oregon.gov/biz/programs/Brownfields/Pages/default.aspx | | |
| Examples: | https://www.epa.gov/brownfields/brownfield-grant-recipient-success-stories | | |

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|--------------------------------------|--|--|---|
| | Funding Program: Capital Magnet Fund (CMF) | Federal Agency: Treasury CMF Interim Rule 12 CFR Part 1807 | Pass-through: N/A (It may be helpful to contact a CDFI in your area here: https://www.cdfifund.gov/faq) |
| Program Goal: | Creates financing tools such as loan loss reserves, revolving loan funds, risk-sharing loans, and loan guarantees. Organizations that receive Capital Magnet Fund awards are required to produce housing and community development investments at least ten times the size of the award amount, generating a multiplier effect that means that more low-income people and low-income communities nationwide will have housing options within their financial reach. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Certified CDFI (Community Development Financial Institutions) or • Non-Profit Organizations with a Principal Purpose of Developing or Managing Affordable Housing Solutions <p>CDFIs serving Oregon who are recipients of the Capital Magnet Fund:</p> <ul style="list-style-type: none"> • Beneficial State Bancorp, Inc. (http://www.beneficialstate.com/) • BRIDGE Housing Corporation (http://www.bridgehousing.com/) • Habitat Mortgage Solutions, LLC (https://www.habitat.org/our-work/habitat-mortgage-solutions) • Northwest Real Estate Capital Corporation (http://www.nwrecc.org/) • Rural Community Assistance Corporation (http://www.rcac.org/) | | |
| Type(s) of Assistance: | Grant used to set up a revolving loan fund or other financing tools. | Key Requirements: | <ul style="list-style-type: none"> • 10-year affordability period • Rents set similar to LIHTC |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Site Acquisition • Construction (multi-family or single-family- scattered site development is permitted) | Eligible Beneficiaries: | Families at Incomes of 120% AMI or below. For Multifamily Rental Projects, at least 20% of units must be affordable to and occupied by Low-Income Families (80% AMI and below). |
| Website: | https://www.cdfifund.gov/programs-training/programs/cmf | | |

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| | Funding Program: HUD Community Compass: Technical Assistance and Capacity Building | Federal Agency: HUD | Pass-through: If you are a subrecipient organization who receives HUD funds through your City, County or State, you can contact the grantee to request assistance on your behalf. |
| Program Goal: | Funds technical assistance (TA) and capacity building activities for HUD's customers to navigate complex housing and community development challenges by equipping them with the knowledge, skills, tools, capacity, and systems to implement HUD programs. The in-depth program assistance should have a specific scope and goals. | | |
| Eligible Applicants: | Organizations that receive funds directly from HUD are eligible, including: <ul style="list-style-type: none"> • State and local governments • Tribes, Tribally Designated Housing Entities, and Tribally-Designated Housing Authorities • Public Housing Authorities • Participating Jurisdictions • Housing Counseling Agencies • Multifamily owners/operators • Nonprofit organizations • Continuums of Care • HMIS Lead Organizations | | |
| Type(s) of Assistance: | Technical Assistance | Key Requirements: | <ul style="list-style-type: none"> • Organizations should first review all available guidance on the HUD Exchange • Assistance lasts over a period of weeks or months. |
| Phase of Housing Development: | Planning | Eligible Beneficiaries: | N/A |
| Website: | https://www.hud.gov/program_offices/comm_planning/cpdta https://www.hudexchange.info/program-support/technical-assistance/ | | |

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|---|---|---|--|
| | Funding Program: HUD Community Development Block Grant (CDBG) | Federal Agency: HUD-CPD CDBG Rule: 24 CFR Part 570 | Pass-through: Non-entitlement communities receive funds through Business Oregon. A list of entitlement communities can be found at: https://www.hudexchange.info/grantees/find-a-grantee/ |
| Program Goal: | Develops viable urban communities by providing decent housing and a suitable living environment, and expands economic opportunities, principally for low- and moderate-income persons. | | |
| Eligible Applicants: | Non-metropolitan cities and counties in Rural Oregon | | |
| Type(s) of Assistance: Grants (Grant funds may be used to create a revolving loan fund for Housing Rehabilitation.) | Key Requirements: | <ul style="list-style-type: none"> • Must meet a national objective, generally for housing projects it would be serving low-moderate income households • Must be an eligible activity and a part of the State’s Consolidated Plan | |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Community Planning/Technical Assistance • Infrastructure – such as water and wastewater systems • Housing Rehabilitation – single family homeowner • For mixed-use projects, CDBG can provide funding for community facilities such as childcare or health clinics | Eligible Beneficiaries: | For single-family housing, the household must be 80% AMI or below. If the structure contains two or more units, 51% of units must be occupied by households under 80% AMI (some exceptions). For infrastructure projects, the project may qualify in a low-income area. |
| Section 108 Loan Guarantee | As a loan guarantee component of the CDBG program, Section 108 allows CDBG recipients to use current and future CDBG allocations as security for a loan. The state must include Section 108 in its Consolidated Plan method of distribution; and the State of Oregon’s current plan does not include Section 108. | | |
| Website: | Application and General Information: https://www.oregon.gov/biz/programs/CDBG/Pages/default.aspx Contacts: https://www.oregon.gov/biz/aboutus/regions/Pages/default.aspx | | |

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|--------------------------------------|---|--|--|
| | Funding Program: HHS Community Services Block Grant (CSBG) | Federal Agency: Department of Health & Human Services (HHS) Administration for Children & Families | Pass-through: State |
| Program Goal: | Provides funds for supportive services and activities for individuals and families with low incomes to alleviate the causes and conditions of poverty in communities. | | |
| Eligible Applicants: | CSBG Program funds Community Action Agencies throughout the State of Oregon through a base and formula selection. Find the Community Action Agency in your area here: https://caporegon.org/who-we-are/the-community-action-network/ | | |
| Type(s) of Assistance: | Grants | Key Requirements: | <ul style="list-style-type: none"> • States are required to conduct on-site review at least once every 3 years • Client eligibility must be documented preferably through 3rd party documentation |
| Phase of Housing Development: | Operating, specifically Supportive Services | Eligible Beneficiaries: | Low-income families and individuals (125% of the Federal Poverty Level) |
| Website: | State: https://www.oregon.gov/ohcs/for-providers/Pages/csbg.aspx National: https://www.acf.hhs.gov/ocs/programs/community-services-block-grant-csbg | | |

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|--------------------------------------|---|--|--|
| | Funding Program: HUD Continuum of Care Program (CoC) | Federal Agency: HUD- CPD CoC Interim Rule: 24 CFR Part 578 | Pass-through: Rural Oregon Continuum of Care (Balance of State) |
| Program Goal: | Promotes the community-wide commitment to the goal of ending homelessness. The program provides funding for efforts by nonprofit providers and state and local governments to quickly rehouse individuals and families experiencing homelessness. | | |
| Eligible Applicants | <ul style="list-style-type: none"> • Private Non-Profit Organization • State • Local government • Instrumentality of State and local government | | |
| Type(s) of Assistance: | Grants | Key Requirements: | <ul style="list-style-type: none"> • 25% match requirement • Has to fall under a specific component type such as Permanent Supportive Housing, Rapid Rehousing, or Transitional Housing |
| Phase of Housing Development: | Operating/Rental Assistance The funds may be also awarded for construction costs. | Eligible Beneficiaries: | Homeless as defined at 578.3 which includes those literally homeless, at imminent risk of homelessness, and those fleeing domestic violence and other dangerous conditions. Special NOFOs and programs include the Youth Homeless Demonstration Program, Domestic Violence Victims Bonus, and Unsheltered/Rural Homelessness. |
| Website: | State: https://oregonbos.org/hud-competition/ National: https://www.hud.gov/program_offices/comm_planning/coc | | |

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|--|--|------------------------------------|--|
| | Funding Program: HUD Distressed Cities and Persistent Poverty Technical Assistance (DCTA) | Federal Agency: HUD- CPD | Pass-through: N/A |
| Program Goal: Builds capacity of local governments experiencing economic distress and assists local governments and their nonprofit partners in alleviating persistent poverty in specific areas (census tracts). | | | |
| Eligible Applicants: | Entities serving smaller communities with populations under 50,000 and are: <ul style="list-style-type: none"> • Economically Distressed or • Experiencing Persistent Poverty <p>Eligibility List is available on HUD website (18 Oregon Cities & Counties).</p> | | |
| Type(s) of Assistance: | Technical Assistance | Key Requirements: | <ul style="list-style-type: none"> • Identify a specific priority or opportunity that the community would like to make progress on • Commitment to improving financial management and internal processes |
| Phase of Housing Development: | Planning | Eligible Beneficiaries: | N/A |
| Website: | https://www.hud.gov/program_offices/comm_planning/cpdata/dcta | | |

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|--------------------------------------|--|------------------------------------|--|
| | Funding Program: FEMA Hazard Mitigation Assistance Grants | Federal Agency: DHS-FEMA | Pass-through: Oregon Department of Emergency Management |
| Program Goal: | Provides funding for eligible mitigation measures that reduce disaster losses. | | |
| Eligible Applicants: | States and Federally Recognized Tribes can apply directly to FEMA. Subapplicants can submit the application to the state: <ul style="list-style-type: none"> • Local governments • State Agencies • Tribes • Private non-profit organizations (For HMGP only) | | |
| Type(s) of Assistance: | Grants including: <ul style="list-style-type: none"> • Building Resilient Infrastructure and Communities (BRIC) • Flood Mitigation Assistance (FMA) • Hazard Mitigation Grant Program (HMGP)- Only available post-disaster. | Key Requirements: | <ul style="list-style-type: none"> • Must have a FEMA-approved Natural Hazard Mitigation Plan (except private nonprofits) • Match requirement (cost-share) |
| Phase of Housing Development: | Infrastructure and reconstruction to mitigate the risk to people and property from future disasters. | Eligible Beneficiaries: | Individual homeowners, businesses, etc. when a part of a hazard mitigation plan. |
| Website: | National: https://www.fema.gov/grants/mitigation State: https://www.oregon.gov/oem/emresources/Grants/Pages/HMA.aspx | | |

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|--------------------------------------|---|-----------------------------------|---|
| | Funding Program: Historic Rehabilitation Tax Credit | Federal Agency: IRS/NPS | Partnership: State Historic Preservation Office |
| Program Goal: | Encourages private sector investment in the rehabilitation and re-use of historic buildings listed in the National Register of Historic Places. The program leverages significant investment for cost-effective community revitalization programs. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Individuals • Corporations • Partners, Shareholders, and Beneficiaries of a passthrough entity • Estates and Trusts | | |
| Type(s) of Assistance: | There is a 20% Investment Tax Credit (ITC) available for rehabilitating National Register listed historic buildings. The ITC is a percentage of the rehabilitation costs and does not include the purchase price. This is a tax credit, not a deduction. (Consult an account or tax advisor to make sure its beneficial to your project). | Key Requirements: | <ul style="list-style-type: none"> • The building must be listed on the National Register of Historic Places • All Work must meet the Secretary of Interior’s Standards for Rehabilitation • Rehabilitation must be “substantial” • 5-year recapture period |
| Phase of Housing Development: | Rehabilitation: Any work on the interior or exterior of the building that structurally stays with the building qualifies for the tax credit. | Eligible Beneficiaries: | The property should be used for its historic purpose such as residential rental use. The tax credit is not available for rehabilitation of private, owner-occupied residents. |
| Website: | State: https://www.oregon.gov/oprd/OH/pages/tax-incentives.aspx National: https://www.nps.gov/subjects/taxincentives/index.htm | | |
| Example: | https://www.nps.gov/articles/000/cambridge-apartments.htm | | |

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|--------------------------------------|---|---|--|
| | Funding Program: HUD HOME American Rescue Plan (HOME-ARP) | Federal Agency: HUD-CPD Requirements established in the: HOME-ARP Notice | Pass-through: State of Oregon Housing and Community Services |
| Program Goal: | Provides HOME funding to reduce homelessness and increase housing stability across the country. The funds must primarily benefit individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Non-profit or private developers, local governments, PHAs, or community-based organizations from rural communities. | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Grants • Loans | Key Requirements: <i>Similar to the HOME program with some waivers for per-unit cost limits and matching requirements.</i> | |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction/Preservation of Affordable Rental Housing • Operating (Services and Rental Assistance) | Eligible Beneficiaries: HOME-ARP serves 4 “Qualifying Populations”: <ul style="list-style-type: none"> • Homeless • At-risk of homeless • Fleeing Domestic Violence/Human Trafficking • Other populations facing housing instability | |
| Website: | National: https://www.hud.gov/program_offices/comm_planning/home-arp State: https://www.oregon.gov/ohcs/development/Pages/grants-tax-credit-programs.aspx | | |

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|--------------------------------------|---|--|---|
| | Funding Program: HUD HOME Investments Partnership Program (HOME) | Federal Agency: HUD-CPD HOME Rule 24 CFR Part 92 | Pass-through: State of Oregon Housing and Community Services (for non-Participating Jurisdictions) |
| Program Goal: | Provides funding for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people, often in partnership with non-profit organizations. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Developers and Sponsors under OHCS program | | |
| Type(s) of Assistance: | Grants (or loans) Note: The state normally includes HOME funds with its 9% LIHTC NOFA each year for affordable rental housing development. | Key Requirements: | <ul style="list-style-type: none"> • Period of affordability requirements • HOME Rent restrictions • Maximum per-unit subsidy • Underwriting and subsidy layering • Operating Pro Forma • Market Analysis • Meet HOME Property Standards |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Acquisition • New Construction • Rehabilitation | Eligible Beneficiaries: | All HOME units must be for households at or below 80% AMI. In rental projects with 5 or more units, at least 20 percent must be occupied by very low-income families. |
| Website: | State: https://www.oregon.gov/ohcs/development/Pages/grants-tax-credit-programs.aspx National: https://www.hud.gov/program_offices/comm_planning/home | | |

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|--------------------------------------|---|-----------------------------------|--|
| | Funding Program: HUD Hope VI Main Street Program | Federal Agency: HUD-PIH | Pass-through: N/A |
| Program Goal: | Provides grants to small communities to assist in the renovation of a historic or traditional central business district, or “Main Street” area, by replacing unused, obsolete, commercial space in buildings with affordable housing units. | | |
| Eligible Applicants: | <p>Units of General Local Governments (such as cities, counties, village etc.) that must have:</p> <ul style="list-style-type: none"> • Have a population of 50,000 or less within its jurisdiction; and • Have 100 or fewer physical public housing units within its jurisdiction. (Excluding Section 8 Housing Choice Voucher subsidized units) <p><i>Grantee will likely procure a private developer or other development manager to manage the project.</i></p> | | |
| Type(s) of Assistance: | <p>Grants</p> <p>Awarded through a competitive NOFA. Current NOFA closes January 31, 2023, available on Grants.gov.</p> | Key Requirements: | <ul style="list-style-type: none"> • An existing Main Street area rejuvenation projects • Affordable Housing located in the boundaries of the designated Main Street Area • 5 percent match • Cannot be public housing units |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction of affordable housing • Reconstruction of obsolete or surplus commercial space into affordable units | Eligible Beneficiaries: | Households at 80% AMI or below. |
| Website: | https://www.hud.gov/mainstreet | | |
| Example: | <p>Stayton, Oregon, awarded \$500,000 grant in 2021. Press release here: https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_063</p> | | |

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| | Funding Program: USDA-RD Housing Preservation Grant (HPG) | Federal Agency: USDA-RD HPG Rule: 7 CFR Part 1944 Subpart N | Pass-through: N/A |
| Program Goal: | Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very low-income rural citizens. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Most State and local governmental entities • Nonprofit organizations • Federally Recognized Tribes <p>Areas that may be served include:</p> <ul style="list-style-type: none"> • Rural areas and towns with 20,000 or fewer people--Check eligible addresses http://eligibility.sc.egov.usda.gov/ • Federally Recognized Tribal lands | | |
| Type(s) of Assistance: | Grants- apply through an annual Notice of Solicitation of Application (NOSA) | Key Requirements: | Applicants are required to submit quarterly reports to show grant progress. |
| Phase of Housing Development: | Repair or rehabilitate housing for homeowners. Rental property owners may also apply if they agree to make units available to low- and very low-income families. | Eligible Beneficiaries: | Households at or below low-income (80% AMI) or very low-income (50% AMI). |
| Website: | https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants | | |

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| | Funding Program: HUD Indian Community Development Block Grant (ICDBG) | Federal Agency: HUD-PIH-ONAP ICDBG Rule: 24 CFR Part 1003 | Pass-through: Tribes can provide funds to a subrecipient with a preference to Indian organizations. |
| Program Goal: | Provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income persons. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> Indian tribe, band, group, or nation, or Alaska Native village which has established a relationship to the Federal government as defined in the program regulations In certain instances, a tribal organization may apply | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> Single Purpose Competitive Grants <p><i>The Secretary of HUD may also set aside first come -first served Imminent Threat Grants for problems that pose an imminent threat to public health or safety of tribal residents.</i></p> | Key Requirements: | <ul style="list-style-type: none"> At least 51 percent of units for structures with more than two dwelling units must be occupied by low-and moderate- income households (80% AMI or less) An infrastructure project may serve an area where at least 51 percent of the residents low- and moderate-income. |
| Phase of Housing Development: | Single Purpose grants may provide funding for: <ul style="list-style-type: none"> Housing Rehabilitation Homeownership Assistance Land Acquisition to Support new Housing Infrastructure | Eligible Beneficiaries: | Families, households, or individuals, 80% AMI or lower as defined by HUD |
| Website: | https://www.hud.gov/program_offices/public_indian_housing/ih/grants/icdbg | | |

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| | Funding Program: HUD Indian Housing Block Grant Formula and Competitive Program (IHBG) | Federal Agency: HUD-ONAP IHBG Rule: 24 CFR Part 1000 | Pass-through: N/A <i>Tribes may subaward funds.</i> |
| Program Goal: | Provides funding to develop, maintain, and operate affordable housing in safe and healthy environments on Indian reservations and in other Indian areas, and carry out other affordable housing activities | | |
| Eligible Applicants: | <ul style="list-style-type: none"> Indian Tribes Tribally Designated Housing Entities (TDHE) | | |
| Type(s) of Assistance: | Grant <ul style="list-style-type: none"> The Competitive program is awarded through a NOFA. The Formula grants are provided to Federally recognized Indian tribes or their Tribally Designated Housing Entity. | Key Requirements: | Housing developed, acquired, or assisted must be of moderate design, meaning the size and amenities are consistent with the unassisted housing in the area. |
| Phase of Housing Development: | <ul style="list-style-type: none"> Site Acquisition Infrastructure in connection with housing New Construction Housing Rehabilitation | Eligible Beneficiaries: | Low income (80% AMI or lower) Indian Families on reservation or Indian area* *with some exceptions at 24 CFR 1000.110 |
| Title VI Program | A tribe/TDHE who receives an Indian Housing Block Grant can use current and future fund allocations as a means to leverage HUD guaranteed financing. Proceeds from Title VI guaranteed loans may be used to create new housing, rehabilitate housing, build infrastructure, and acquire land to be used for housing. HUD will guarantee approximately five times the need portion of the annual IHBG allocation. https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi | | |
| Website: | https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg_cgp https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg | | |

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| | Funding Program: HUD Lead Hazard Reduction Grant Program | Federal Agency: HUD- Office of Lead Hazard Control and Healthy Homes | Pass-through: N/A |
| Program Goal: | Maximizes the number of children under the age of six protected from lead poisoning by assisting states, cities, counties/parishes, Native American Tribes, or other units of local government in undertaking comprehensive programs to identify and control lead-based paint hazards in eligible privately-owned rental or owner-occupied housing populations. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Cities, Counties, and other units of local government • States • Native American Tribes | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Grants- through a competitive NOFA | Key Requirements: | <ul style="list-style-type: none"> • Match requirement • Lead-based paint identification and remediation |
| Phase of Housing Development: | Rehabilitation (including costs for temporary relocation) | Eligible Beneficiaries: | For rental housing, at least 50% of units must be occupied or made available to families at or below 50% AMI with a priority for families with a child under the age of six. (Except buildings with 5 or more units may have up to 20% occupied by families over 80% AMI.) Homeowner housing must be at or below 80% AMI with at least 90% of units occupied by a child under the age of six. |
| Website: | https://www.hud.gov/program_offices/healthy_homes/lbp/lhc https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy22lhr | | |

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| | Funding Program: Low Income Housing Tax Credit (LIHTC) | Federal Agency: Treasury- IRS | Pass-through: State- Oregon Housing and Community Services |
| Program Goal: | Encourages new construction and rehabilitation of existing buildings as low-income rental housing for households with income at or below specified income levels. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • A for-profit or non-profit developer who then sells them to investors. | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • 9% Tax Credit – competitive • 4% Tax Credit – used in conjunction with the state’s Private Activity Bond Authority | Key Requirements: | <ul style="list-style-type: none"> • Oregon’s Affordability Duration – 60 years • Tax credit provides investment benefits only for the amount of investment attributable to the portion of the building occupied by low-income tenants |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction (Both New Construction and Substantial Rehabilitation) | Eligible Beneficiaries: | Minimum requirement of: <ol style="list-style-type: none"> 1) 20% of units occupied by households at or below 50% AMI; or 2) 40% of units occupied by households at or below 60% AMI; or 3) Average income when 40% or more units does not exceed 60% AMI. See IRC § 42(b)(1)(C). |
| Website: | https://www.oregon.gov/ohcs/development/Pages/nofa22-low-income-housing-tax-credits.aspx | | |

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| | Funding Program: USDA-RD Multifamily Housing Direct Loans | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides competitive financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas. The program assists applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. | | |
| Eligible Applicants: | Qualified Applicants include the following entities in eligible areas: <ul style="list-style-type: none"> • Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations, and consumer cooperatives. • Most state and local governmental entities. • Federally recognized Tribes *Borrowers must have the legal authority to construct, operate, and maintain the proposed facility. A list of eligible areas must be obtained by the USDA-RD office at MFHFODWest@usda.gov | | |
| Type(s) of Assistance: | Direct, competitive loans. | Key Requirements: | <ul style="list-style-type: none"> • Loan term can be up to 30-year payback period |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction (including rehabilitation) • Site Acquisition • Necessary Infrastructure | Eligible Beneficiaries: | <ul style="list-style-type: none"> • Very-low income to moderate-income families or individuals. Moderate income capped at \$5,500 above low-income limit; • Elderly people aged 62 or older; • People with disabilities. |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans | | |

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| | Funding Program: USDA-RD Multifamily Housing Loan Guarantees | Federal Agency: USDA- RD | Pass-through: N/A |
| Program Goal: | Works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> Private lenders for loans made to eligible borrowers Lenders are automatically eligible if approved and active with HUD, Fannie Mae, Freddie Mac, Ginnie Mae, Federal Home Loan Bank members, or state or local housing finance agencies <p>Eligible borrowers include most state and local governmental entities; nonprofit organizations; for-profit organizations, including LLCs; and Federally recognized Tribes</p> <p>Eligible areas that may be served include:</p> <ul style="list-style-type: none"> Rural areas and towns with <u>35,000 or fewer people</u>--Check eligible addresses at http://eligibility.sc.egov.usda.gov/ Federally recognized tribal lands | | |
| Type(s) of Assistance: | Loan guarantee <ul style="list-style-type: none"> Agency offers guarantees up to 90% of the loan amount Minimum term of 25 years and max term of 40 years Interest rate negotiated between lender and borrower is fixed for the life of the loan guarantee | Key Requirements: | <ul style="list-style-type: none"> Rent for individual units is capped at 30% of 115% area median income Average rent for an entire project (including tenant paid utilities) cannot exceed 30% of 100% of area medium income, adjusted for family size. Complexes must consist of at least five units Complexes may contain units that are detached, semi-detached, row houses or multi-family structures |
| Phase of Housing Development: | <ul style="list-style-type: none"> Site Acquisition Infrastructure Construction and Improvement | Eligible Beneficiaries: | At initial occupancy, tenants' income cannot exceed 115% of the AMI adjusted for family size. |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees | | |

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| | Funding Program: USDA-RD Multi-Family Housing Non-Profit Transfer Technical Assistance Grants | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Preserves affordable housing by funding nonprofits and public housing authorities (PHAs) technical assistance funds to transfer Multifamily Housing Direct Loan properties from current owners to nonprofits or PHAs. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Public and private nonprofit organizations • Public Housing Authorities • Tribal housing nonprofits • Tribally Designated Housing Entities <p>To receive technical assistance, contact the current awardee Enterprise Community Partners with Office of Rural and Farmworker Housing robinwolff@enterprisecommunity.org</p> | | |
| Type(s) of Assistance: | Grant funds for technical assistance and some soft costs. Grant funds awarded through a competitive NOFA. | Key Requirements: | <ul style="list-style-type: none"> • Proposed plan • 24-month grant term • Types of assistance that will be provided |
| Phase of Housing Development: | Planning, including: <ul style="list-style-type: none"> • Technical assistance for loan application • Advisory and non-construction services required for application • Financial analysis • Capital Needs Assessment • Appraisals • Market Surveys | Eligible Beneficiaries: | N/A |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans | | |

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| | Funding Program: USDA-RD Multifamily Housing Rental Assistance | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent. | | |
| Eligible Applicants: | Project owners as part of their Rural Rental Housing or Farm Labor Housing new construction financing applications. Projects must be established on a nonprofit or limited profit basis. | | |
| Type(s) of Assistance: | Rental Assistance (Coupled with an application for new construction financing) | Key Requirements: | Rental Assistance can only be provided for apartments in new or existing Rural Rental Housing and Farm Labor Housing financed properties |
| Phase of Housing Development: | Operating | Eligible Beneficiaries: | Properties with low- or very low-income tenants qualify to receive assistance. Properties with very low-income tenants receive first priority. Very low-income is below 50% of AMI. |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance | | |

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| | Funding Program: USDA-RD Multifamily Preservation and Revitalization | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve and preserve the availability of safe affordable rental housing for low-income residents. | | |
| Eligible Applicants: | Current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans, or applicants who have applied for transfer of ownership of an eligible project may apply for the MPR program. | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Debt deferral- up to 20 years • Soft second loan • Zero interest loans • Grants to nonprofit entities to address health and safety issues | Key Requirements: | <ul style="list-style-type: none"> • Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later. • Conduct a Capital Needs Assessment |
| Phase of Housing Development: | Construction/Rehabilitation- To preserve and improve existing Rural Rental housing | Eligible Beneficiaries: | Continues the terms of the existing Rural Rental Housing or Off-Farm Labor Housing Project. |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-preservation-and-revitalization-mpr | | |


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| | Funding Program: USDA-RD Mutual Self-Help Housing Technical Assistance Grants | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very low- and low-income individuals and families as they construct their own homes in rural areas. | | |
| Eligible Applicants: | Eligible applicants include: <ul style="list-style-type: none"> • Government non-profit organizations • Federally recognized Tribes • Private non-profit organization <p>In a USDA Eligible Area, available online at http://eligibility.sc.egov.usda.gov/.</p> | | |
| Type(s) of Assistance: | Grant funding for: <ul style="list-style-type: none"> • Technical and Supervisory Assistance to Participating Families • Helping other organizations provide self-help technical and supervisory assistance • Recruiting families, helping them complete loan applications and other related activities. | Key Requirements: Funds MAY NOT be used to: <ul style="list-style-type: none"> ○ Hire people to perform construction work for participants; ○ Buy real estate, building materials or other property; ○ Pay debts, expenses or costs for the participants; or ○ Pay other indirect costs | |
| Phase of Housing Development: | Planning and Oversight | Eligible Beneficiaries: | The program serves low- and very low-income families. Very-low-income families living in substandard housing are given first priority for loan assistance. |
| Website: | https://www.rd.usda.gov/programs-services/single-family-housing-programs/mutual-self-help-housing-technical-assistance-grants/or | | |

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| | Funding Program: HUD National Housing Trust Fund (HTF) | Federal Agency: HUD-CPD HTF Rule: 24 CFR Part 93 | Pass-through: State of Oregon Housing and Community Services |
| Program Goal: Increase and preserve the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing for extremely low-income households, including homeless families. | | | |
| Eligible Applicants: <ul style="list-style-type: none"> • Project sponsors • Developers • For-profit and non-profit entities • Housing Authorities | | | |
| Type(s) of Assistance: | Grants | Key Requirements: | <ul style="list-style-type: none"> • 30-year affordability period • Maximum per-unit Development Subsidy Limit • Financial feasibility (Sources & Uses Statement; Operating Pro Forma) • Market Analysis • HTF property standards |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Acquisition • Construction (Soft and Hard costs) • Site improvements | Eligible Beneficiaries: | Extremely low-income households (30% median income). <i>Not all units in the project must be HTF-assisted.</i> HTF limits are posted here: https://www.hudexchange.info/programs/htf/htf-income-limits/ . |
| Website: State: https://www.oregon.gov/ohcs/development/Pages/grants-tax-credit-programs.aspx National: https://www.hud.gov/program_offices/comm_planning/htf | | | |

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| | Funding Program: USDA-RD Off-Farm Labor Housing Direct Loans & Grants | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers | | |
| Eligible Applicants: | For qualified applicants that cannot obtain commercial credit that will allow them to charge rents to low-income tenants. <ul style="list-style-type: none"> • Most State and local government entities • Associations of farmworkers and nonprofit organizations • Federally recognized tribes • Farmers, associations of farmers and family farm corporations | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Low interest loans <ul style="list-style-type: none"> ○ 1% fixed rate ○ Up to 33-year payback period • Grants based on need and may not exceed 90% of project cost | Key Requirements: | Housing can be constructed in urban or rural areas as long as there is demonstrated need. |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction (including rehabilitation) • Site Acquisition • Paying construction loan interest | Eligible Beneficiaries: | <ul style="list-style-type: none"> • Domestic farm laborers, including those working on fish and oyster farms and on-farm processing or • Retired and/or disabled farm laborers <i>and</i> • Must be a U.S. citizen or permanent resident • Very-low- to moderate-income households. Moderate income is capped at \$5,500 above low-income limit. List of priority at 7 CFR 3560.577. |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-direct-loans-grants | | |

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| | Funding Program: USDA-RD Off-Farm Labor Housing Technical Assistance Grants | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Awards grants to nonprofit organizations to provide technical assistance to applicants for Farm Labor Housing (FLH) loans and grants. These loans and grants are used to increase the availability of affordable, decent housing for farm laborers. | | |
| Eligible Applicants: | Public and private non-profit organizations. | | |
| Type(s) of Assistance: | Grants -awarded through a competitive process. | Key Requirements: | <ul style="list-style-type: none"> • Period of Performance is 24 months with one possible extension. • Provide a work plan, demonstrate organizational capacity, and include proposed outcomes. |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Planning- Technical assistance during the application of a Farm Labor Housing loan and/or grant. Technical assistance for underwriting and closing process. | Eligible Beneficiaries: | Farmworkers |
| Website: | https://www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-technical-assistance-grants | | |

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| | Funding Program: EDA Planning and Local Technical Assistance Programs | Federal Agency: Economic Development Administration (EDA) | Pass-through: N/A |
| Program Goal: | Develops economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • District Organization; • Indian Tribe or a consortium of Indian Tribes; • State, county, city, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of political subdivisions; • Institution of higher education or a consortium of institutions of higher education; or • Public or private non-profit organization or association acting in cooperation with officials of a political subdivision of a State | | |
| Type(s) of Assistance: | Grants or Cooperative Agreements <ul style="list-style-type: none"> • Partnership Planning • Short-Term & State Planning • Local Technical Assistance Program | Key Requirements: | <ul style="list-style-type: none"> • Cost sharing/matching requirement |
| Phase of Housing Development: | Planning specifically for: <ul style="list-style-type: none"> • Feasibility studies • Impact analysis • Disaster resiliency plans • Project planning | Eligible Beneficiaries: | N/A |
| Website: | Overview: https://www.eda.gov/funding-opportunities/ Application Available on a Rolling Basis: https://www.grants.gov/web/grants/view-opportunity.html?oppld=332127 | | |

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| | Funding Program: HUD Project Based Vouchers (PBV) | Federal Agency: HUD-PIH PBV Rule: 24 CFR Part 983 | Pass-through: Public Housing Authorities (PHAs) |
| Program Goal: | Assists very low-income families to lease safe, decent, affordable rental housing through rental subsidies. The project-based vouchers program is a component of a PHA's Housing Choice Voucher program. | | |
| Eligible Applicants: | An owner who agrees to set-aside a portion of units in a development for project-based units. | | |
| Type(s) of Assistance: | Rental Assistance-competitively awarded by the housing authority. | Key Requirements: | <ul style="list-style-type: none"> • Project-based Cap- generally the higher of 25 units or 25 percent of units in the project • The PBV program may not be used for assistance for shared housing, manufactured home space rental, or the homeownership options. |
| Phase of Housing Development: | Operating | Eligible Beneficiaries: | The vouchers serve very low-income families, and some low-income families. |
| Website: | https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project  Find the Housing Authority in your Area: https://www.housingauthoritiesoforegon.com/ | | |
| HUD Mainstream Vouchers | Mainstream vouchers assist non-elderly persons with disabilities. Aside from serving a special population, Mainstream vouchers are administered using the same rules as other housing choice vouchers. A PHA may choose to make mainstream vouchers project based. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/mainstream | | |
| HUD Family Unification Program (FUP) | PHAs administer the FUP in partnership with Public Child Welfare Agencies (PCWAs) who are responsible for referring FUP families and youths to the PHA for determination of eligibility. The FUP serves homeless or precariously housed families in danger of losing children to foster care or that are unable to regain custody primarily due to housing problems and youth aging out of foster care who are at risk of homelessness. The FUP program may also be project based. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/family | | |

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| | Funding Program: EPA Recreation Economy for Rural Communities | Federal Agency: EPA | Pass-through: N/A |
| Program Goal: | Assists a planning team to bring together local residents and other stakeholders to decide on strategies and an action plan to grow the local outdoor recreation economy. | | |
| Eligible Applicants: | Eligible applicants include local governments, Indian tribes, and nonprofit institutions and organizations representing any community in the United States. Special consideration will be given to the following: <ul style="list-style-type: none"> • Small towns and rural communities; • Economically disadvantaged communities; and/or • Underserved communities where the majority of residents are people of color or communities with substantial minority populations. | | |
| Type(s) of Assistance: | Technical Assistance- online application | Key Requirements: | <ul style="list-style-type: none"> • Planning assistance process takes 4-6 months • Focal point being a facilitated community workshop • Encourage to pursue environmentally friendly community development and Main Street revitalization |
| Phase of Housing Development: | Planning: <ul style="list-style-type: none"> • Facilitated Community Workshop • Strategies on an action plan to grow the local outdoor recreation economy | Eligible Beneficiaries: | N/A |
| Website: | https://www.epa.gov/smartgrowth/recreation-economy-rural-communities#2022 | | |

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| | Funding Program: USDA-RD Rural Community Development Initiative Grants | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides funding to help non-profit housing and community development organizations support housing, community facilities, and community and economic development projects in rural areas. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> Public Bodies, Non-profit Organizations, and Qualified Private (for-profit) organizations in an eligible area Eligible area: Rural and rural area--Any area <u>other than</u> (i) a city or town that has a population of greater than 50,000 inhabitants; and (ii) the urbanized area contiguous and adjacent to such city or town. | | |
| Type(s) of Assistance: | Grants – awarded through a NOFA competitive process. (min. \$50,000 and max \$250,000) | Key Requirements: | <ul style="list-style-type: none"> Funds must be used to improve housing, community facilities, and community and economic development projects. Matching required for the equal amount of grant (no in-kind) Partnerships encouraged with other entities |
| Phase of Housing Development: | Planning including technical assistance to subgrantees on: <ul style="list-style-type: none"> Strategic plan development, Accessing funding sources, Board training, Effective fundraising techniques, etc. | Eligible Beneficiaries: | N/A |
| Website: | https://www.rd.usda.gov/programs-services/community-facilities/rural-community-development-initiative-grants | | |

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| | Funding Program: USDA-RD Rural Housing Site Loans | Federal Agency: USDA – RD | Pass-through: N/A |
| Program Goal: | Provides loans to purchase and develop housing sites for low- and moderate-income families through Section 523 loans and Section 524 loans. Section 523 loans are used for Self-Help projects, and Section 524 loans can be used to develop sites for low- or moderate-income families with no restriction as to the method of construction. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • Section 523 loans: Private or public non-profit organizations that will provide sites solely for self-help housing • Section 524 loans: Private or public non-profit organizations. The building site may be sold to low- or moderate-income families utilizing USDA’s Housing and Community Facilities Program’s (HCFP) loan programs, or any other mortgage financing program which serves low- and moderate-income families • Non-profits that have the legal authority to operate a revolving loan fund • Non-profits that have the financial, technical, and managerial capacity to comply with relevant federal and state laws and regulations • Federally recognized Tribes <p>In a USDA-RD Eligible Area: http://eligibility.sc.egov.usda.gov/</p> | | |
| Type(s) of Assistance: | Low-interest loans. | Key Requirements: | <ul style="list-style-type: none"> • Loan terms are 2 years. • Site development standards apply. |
| Phase of Housing Development: | Provide financing for the purchase and development of housing sites. | Eligible Beneficiaries: | Families who are low-income, defined as between 50-80% of the AMI, and moderate income, defined as up to 115% of the AMI. |
| Website: | https://www.rd.usda.gov/programs-services/single-family-housing-programs/rural-housing-site-loans/or | | |

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| | Funding Program: DOT Rural Surface Transportation Grant | Federal Agency: Department of Transportation | Pass-through: N/A |
| Program Goal: | Supports projects to improve and expand the surface transportation infrastructure in rural areas to increase connectivity, improve the safety and reliability of the movement of people and freight, and generate regional economic growth and improve quality of life. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • States • Regional transportation planning organizations • Local governments • Tribal governments <p>Must be in a rural area. A project will be designated as rural if it is located:</p> <ul style="list-style-type: none"> • In a Census designated Urbanized Area that had a population less than 200,000 in the 2010 Census, or • In a Census designated Urban Cluster, or outside an Urbanized area. | | |
| Type(s) of Assistance: | Grant- awarded through a Competitive NOFO on grants.gov | Key Requirements: | <ul style="list-style-type: none"> • Provide a benefit-cost analysis • Include a schedule for completing a NEPA review, planning approval, and other required approvals. |
| Phase of Housing Development: | Infrastructure: can provide funds for funding for a publicly owned highway or bridge improving access to certain facilities, integrated mobility management system, on-demand mobility services, or transportation demand management system | | Eligible Beneficiaries: N/A |
| Website: | https://www.transportation.gov/grants/rural-surface-transportation-grant | | |

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| | Funding Program: HUD Section 184 Loan Guarantee Programs | Federal Agency: HUD-ONAP | Pass-through: Find a list of participating lenders here: https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184/lender_list |
| Program Goal: | Facilitate homeownership and increase access to capital in Native American Communities. The borrower applies for the Section 184 loan with a participating lender and works with the tribe and Bureau of Indian Affairs if leasing tribal land. The lender then evaluates the necessary loan documentation and submits the loan for approval to HUD's Office of Loan Guarantee. | | |
| Eligible Applicants: | Eligible lenders can be approved to participate by submitting a Lender application form for HUD approval. | | |
| Type(s) of Assistance: | Loan Guarantee | Key Requirements: | Loan is limited to single-family housing (1-4 units) and fixed rate loans of 30 years or less. |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Acquisition • New Construction • Rehabilitation | Eligible beneficiaries: | Eligible borrowers include: <ul style="list-style-type: none"> • American Indians or Alaska Natives who are members of a federally recognized tribe • Federally recognized Indian tribes • Tribally designated housing entities Indian Housing Authorities |
| Website: | https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184 | | |

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| | Funding Program: HUD Section 202 Supportive Housing for the Elderly Program | Federal Agency: HUD-Multifamily | Pass-through: N/A |
| Program Goal: | Funds the development of supportive rental housing for very low-income persons aged 62 years or older and provides rent subsidies in the form of a Project Rental Assistance Contract (PRAC) to maintain ongoing affordability. *New set aside for projects with an intergenerational component for elderly caregivers raising children | | |
| Eligible Applicants: | Private non-profit organizations that have tax-exempt status under Section 501(c)(3) or Section 501(c)(4) of the Internal revenue Code of 1986, and non-profit consumer cooperatives. | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • No-interest, Forgivable Capital Advance • Rental Assistance | Key Requirements: | <ul style="list-style-type: none"> • Housing must be physically designed to promote long-term wellness of Elderly persons • Project must include services for Elderly Persons • Leverage Capital Advance funds |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Construction • Rehabilitation • Operating | Eligible Beneficiaries: | Very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy. |
| Website: | https://www.hud.gov/program_offices/housing/mfh/mfinfo/section202ptl https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy22_section202 | | |

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| | Funding Program: HUD Section 811 Project Rental Assistance | Federal Agency: HUD- Multifamily | Pass-through: Oregon Housing and Community Services |
| Program Goal: | Subsidizes rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. The purpose of the Section 811 Program is to allow persons with disabilities to live as independently as possible in the community by subsidizing rental housing opportunities which provide access to appropriate supportive services. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> Housing Developers and Providers | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> Rental Assistance | Key Requirements: <ul style="list-style-type: none"> Must provide access to appropriate supportive services | |
| Phase of Housing Development: | Operating (HUD may also award funding for capital advances for nonprofit sponsor to help finance the development of rental housing for persons with disabilities. Check Grants.gov for current opportunities.) | Eligible Beneficiaries: | Extremely low-income households with at least one adult member with a disability Extremely low-income is within 30% of the AMI. |
| Website: | State: https://www.oregon.gov/ohcs/development/Pages/hud-811-project-rental-assistance-development.aspx National: https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811 | | |

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| | Funding Program: HUD Self-Help Homeownership Opportunity Program (SHOP) | Federal Agency: HUD | Pass-through: National & Regional Nonprofit Organizations |
| Program Goal: | Provides funding to develop or improve the infrastructure for home sites to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. | | |
| Eligible Applicants: | SHOP funds are awarded to national and regional nonprofit organizations who can then either carry out the program itself or fund local affiliates to do so. Affiliate organizations are public or private nonprofits who develop self-help housing. Current SHOP grantees include: <ul style="list-style-type: none"> • Community Frameworks (Regional organization that works in Idaho, Montana, Oregon, and Washington) • Habitat for Humanity International • Housing Assistance Council If you are interested in SHOP funding reach out to current SHOP grantees for more information. | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Forgivable loans <i>May vary based upon the national/regional non-profit organization.</i> | Key Requirements: | Homeowners must contribute sweat equity toward the construction of the new dwelling. |
| Phase of Housing Development: | <ul style="list-style-type: none"> • Land acquisition • Infrastructure Improvement | Eligible Beneficiaries: | Eligible homebuyers whose annual household income does not exceed 80% AMI. |
| Website: | https://www.hudexchange.info/programs/shop/ | | |

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| | Funding Program: USDA-RD Telecommunications Infrastructure Loans & Loan Guarantees | Federal Agency: USDA-RD | Pass-through: N/A |
| Program Goal: | Provides financing for the construction, maintenance, improvement and expansion of telephone service and broadband in rural areas. | | |
| Eligible Applicants: | Most entities that provide telecommunications in qualified rural areas including: <ul style="list-style-type: none"> • State and local governmental entities • Federally Recognized Tribes • Non-profits, including Cooperatives, and limited dividend or mutual associations • For-profit businesses (must be a corporation or limited liability company) <p>Eligible areas: Rural areas and towns with a <u>population of 5,000</u> or less. Check with your local RD office to determine whether the proposed service area qualifies.</p> | | |
| Type(s) of Assistance: | <ul style="list-style-type: none"> • Direct Loans • Loan Guarantees for private lenders • Discretionary Hardship Loans | Key Requirements: | <ul style="list-style-type: none"> • Borrowers must have legal authority to provide, construct, and operate/maintain the facility • Public purpose |
| Phase of Housing Development: | Infrastructure, specifically for: improvement, expansion, construction of telephone and broadband services. | Eligible Beneficiaries: | N/A |
| Website: | https://www.rd.usda.gov/programs-services/telecommunications-programs/telecommunications-infrastructure-loans-loan-guarantees | | |

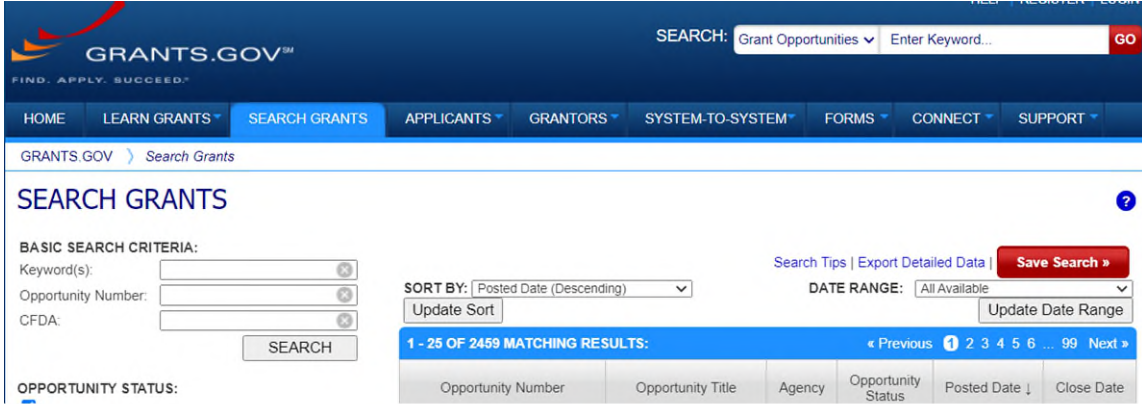
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| | Funding Program: DOT Thriving Communities Program | Federal Agency: Department of Transportation | Pass-through: N/A |
| Program Goal: | Aims to ensure that disadvantaged communities adversely or disproportionately affected by environmental, climate, and human health policy outcomes have the technical tools and organizational capacity to compete for federal aid and deliver quality infrastructure projects that enable their communities and neighborhoods to thrive. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • State, local, or Tribal government • Metropolitan or rural transportation planning organization • Transit agency • Another political subdivision of a state or local government | | |
| Type(s) of Assistance: | Technical assistance for capacity building and planning. | Key Requirements: | <ul style="list-style-type: none"> • Two community partners • Prepare a Needs and Vision statement • Priority for communities and organizations that have limited past success in applying or receiving Federal transportation funding |
| Phase of Housing Development: | Planning | Eligible Beneficiaries: | N/A |
| Website: | https://www.hud.gov/program_offices/comm_planning/cpdta/tcta https://www.transportation.gov/grants/thriving-communities | | |

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| | Funding Program: HUD-Veterans Affairs Supportive Housing (HUD-VASH) | Federal Agency: HUD & VA HUD VASH Rule: Federal Register Notice 86 FR 53207 | Pass-through: Public Housing Authorities (PHAs) |
| Program Goal: | Combines HUD’s Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services provided by the VA. | | |
| Eligible Applicants: | An owner/developer who agrees to set-aside a portion of units in a development for project-based units. | | |
| Type(s) of Assistance: | Rental Assistance can be used as a Project-Based Voucher through the PHA. | Key Requirements: | <ul style="list-style-type: none"> • Veteran must receive the required case management services |
| Phase of Housing Development: | Operating | Eligible Beneficiaries: | Homeless Veterans Income eligibility done in accordance Housing Choice Voucher Program at 24 CFR 982.201, however, income targeting requirements |
| Website: | https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/vash https://www.va.gov/homeless/hud-vash.asp | | |

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| | Funding Program: Tribal HUD VASH | Federal Agency: HUD and VA | Pass-through: N/A |
| Program Goal: Provides rental assistance and supportive services to Native American veterans who are Homeless or At Risk of Homelessness living on or near a reservation or other Indian areas. | | | |
| Eligible Applicants: <ul style="list-style-type: none"> • Tribes • Tribally Designated Housing Entities (TDHE) | | | |
| Type(s) of Assistance: | Rental Assistance | Key Requirements: | <ul style="list-style-type: none"> • Can be tenant or project-based rental assistance. • VA must provide case management. |
| Phase of Housing Development: | Operating | Eligible Beneficiaries: | A homeless veteran whose annual household income is less than 80 percent of AMI for the Indian area and eligible as an Indian under NAHASDA. |
| Website: https://www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash | | | |

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| | Funding Program: USDA-RD Water & Waste Disposal Loan & Grants | Federal Agency: USDA- RD | Pass-through: N/A |
| Program Goal: | Helps small financially distressed rural communities to extend and improve water and waste treatment facilities that serve local households and businesses. | | |
| Eligible Applicants: | <ul style="list-style-type: none"> • State & local government entities • Private nonprofits • Federally recognized tribes <p>Eligible areas includes rural areas and towns with a <u>population of 10,000 or less</u>; and tribal lands in rural areas.</p> | | |
| Type(s) of Assistance: | Long-term low-interest rate loans If funding is available- a grant may be combined to keep cost reasonable | Key Requirements: | <ul style="list-style-type: none"> • Borrowers must have legal authority to construct, operate and maintain the proposed service or facility • Must be used for a public purpose • Projects must be financially sustainable |
| Phase of Housing Development: | Infrastructure - Funds may be used to finance the acquisition, construction or improvement of drinking water, sewer treatment, solid waste management, or stormwater management. | Eligible Beneficiaries: N/A | |
| Website: | https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program/or | | |

Finding New Funding Opportunities



The screenshot shows the Grants.gov search page. At the top, there is a search bar with the text "SEARCH: Grant Opportunities" and a "GO" button. Below the search bar is a navigation menu with options: HOME, LEARN GRANTS, SEARCH GRANTS (highlighted), APPLICANTS, GRANTORS, SYSTEM-TO-SYSTEM, FORMS, CONNECT, and SUPPORT. The main content area is titled "SEARCH GRANTS" and includes a "BASIC SEARCH CRITERIA" section with input fields for "Keyword(s)", "Opportunity Number", and "CFDA". There are also dropdown menus for "SORT BY" (set to "Posted Date (Descending)") and "DATE RANGE" (set to "All Available"). A "SEARCH" button is located below the criteria. To the right, there are links for "Search Tips", "Export Detailed Data", and a "Save Search" button. Below the search criteria, it shows "1 - 25 OF 2459 MATCHING RESULTS:" and a pagination control. A table header is visible with columns: Opportunity Number, Opportunity Title, Agency, Opportunity Status, Posted Date, and Close Date.

[Grants.gov](https://www.grants.gov) can be searched by category, eligible applicants, agency, and funding instrument type.

HUD posts opportunities on its website along with additional information related to eligibility requirements



The screenshot shows the U.S. Department of Housing and Urban Development website. The header includes the HUD logo, the text "U.S. Department of Housing and Urban Development", and navigation links for "About Us" and "What We Do". There is a search bar and a "Español" language option. The main content area is titled "Home / Funding Opportunities" and features a section for "Fiscal Year 2022/2023 Funding Opportunities". The text describes HUD's discretionary funding programs and mentions the Notice of Funding Opportunity (NOFO).

https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps

Resources

2022 Housing Underproduction™ in the U.S. report <https://upforgrowth.org/apply-the-vision/housing-underproduction/>

A Primer on Affordable Housing Development and Key Funding Sources <https://www.hudexchange.info/resource/6775/a-primer-on-affordable-housing-development-and-key-funding-sources/>

Access to a Database of RD Maturing Mortgages by Year and State: <https://www.carh.org/rd-maturing-mortgages/>

Addressing Homelessness in Rural Communities: A Technical Assistance Guide <https://www.hudexchange.info/resource/6741/addressing-homelessness-in-rural-communities-a-technical-assistance-guide/>

Barriers to Housing Production in Oregon: Technical Report

Braiding Federal Funding to Expand Access to Quality Early Care and Education and Early Childhood Supports and Services: A Tool for States and Local Communities <https://aspe.hhs.gov/reports/early-childhood-braiding>

Budgeting to promote social objectives—a primer on braiding and blending <https://www.brookings.edu/research/budgeting-to-promote-social-objectives-a-primer-on-braiding-and-blending/>

Engaging the community in the development of a local housing strategy <https://localhousingsolutions.org/plan/engaging-the-community-in-the-development-of-a-local-housing-strategy/>

Federal Funding Tool for Addressing Homelessness in Rural Communities <https://www.hudexchange.info/resource/5822/federal-funding-tool-for-addressing-homelessness-in-rural-communities/>

HOME and CDBG: Working Together to Create Affordable Housing <https://www.hudexchange.info/resource/267/home-and-cdbg-working-together-to-create-affordable-housing-training-manual/>

Housing Choices Guidebook: A Visual Guide to Compact Housing Types in Northwest Oregon
https://www.oregon.gov/lcd/Publications/Housing-Choices-Booklet_DIGITAL.pdf

HUD Agency Development and Grant Writing Virtual Workshop Series <https://www.hudexchange.info/trainings/courses/hud-agency-development-and-grant-writing-virtual-workshop-series/>

HUD Exchange <https://www.hudexchange.info/>

HUD Oregon <https://www.rd.usda.gov/or>

HUD Resource Locator <https://resources.hud.gov/>

Missing Middle Housing <https://missingmiddlehousing.com/>

Native Housing Developers Guide by Enterprise <https://natedeveloperguide.enterprisecommunity.org/>

Oregon Economic Development Districts: Rural Funding Resources <https://oedd.org/rural-funding-resources/>

Oregon Department of Land Conservation and Development Housing Resources <https://www.oregon.gov/lcd/UP/Pages/Housing-Resources.aspx>

Oregon Department of Housing and Community Services <https://www.oregon.gov/ohcs/development/Pages/index.aspx>

Quick Guide to Using HUD's Community Planning and Development Programs for Affordable Housing
<https://www.hudexchange.info/resource/6756/increasing-the-supply-of-new-affordable-housing/>

University of Oregon's Institute for Policy Research and Engagement: Housing & Land Use <https://ipre.uoregon.edu/projects/housing-and-land-use/>

USDA-RD Oregon <https://www.rd.usda.gov/or>