



# SAWYER STATION

HOME APPLICATION  
NOVEMBER 5, 2025  
CORNERSTONE COMMUNITY HOUSING

VIEW: 16TH AND MAIN ST.

1566 MAIN ST.  
SPRINGFIELD OR





Eugene-Springfield Consortium

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# APPLICATION FOR HOME FUNDS

## General Instructions

### Application Components:

The Application for HOME funds has **three** parts, all of which must be submitted for an application to be reviewed:

1. **Narrative Questions**

This WORD document contains the Narrative Questions portion of the application. The Narrative Questions are divided into Sections. For example, Section 1 is *Project Summary*.

2. **Project Proforma & Other Forms**

The Project Proforma & other forms portion of the application are EXCEL documents.

3. **Common Attachments**

The Table of Contents of this document lists the attachments that are required within each section.

### Application Assembly:

- Applications must include a completed and signed *Table of Contents/Self-Certification*.
- Applications must include a completed *Attachment B Project Compatibility with HOME Funding* checklist.
- The Attachment C and Attachment D Application requires 10 Sections as outlined in the Table of Contents. Materials should be organized in the following manner:
  - First, insert the responses to the narrative questions **behind labeled section tabs** for its corresponding Section
  - Second, insert relevant Forms
  - Third, insert required attachments labeled with the name of the Attachment.
- Please print double-sided whenever possible.

### Submit Your Application by 4:00 pm Wednesday November 6, 2024.

- Mail or deliver one (1) printed copy of the application to Ellen Meyi-Galloway at Atrium Building, 99 W 10<sup>th</sup> Ave. Suite 240, Eugene, OR 97401 (Current Atrium Building hours are weekdays noon – 4:00 PM but other drop off times are possible by appointment.)
- Submit an electronic copy via email to [emeyi-galloway@eugene-or.gov](mailto:emeyi-galloway@eugene-or.gov)

# HOME Affordable Housing RFP Application Table of Contents/Self-Certification Checklist

## Attachment B Checklist

	<input checked="" type="checkbox"/> Project Compatibility with HOME Funding
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## Project Summary

Section 1	<input checked="" type="checkbox"/> Project Summary
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## Project Description

Section 2	<input checked="" type="checkbox"/> Project Description
Attachments	<input checked="" type="checkbox"/> 2-1 Preliminary drawings and site plan
	<input type="checkbox"/> 2-12. Photos of the site, buildings, and interiors of units (if existing units)
	<input checked="" type="checkbox"/> 2-18. Map showing project location, nearby facilities and distances
	<input type="checkbox"/> 2-22. Documentation of Site Control
	<input type="checkbox"/> 2-25. Informational Notice to Seller (if acquisition project)
	<input checked="" type="checkbox"/> 2-31. Documentation that proposed Project meets Zoning and Land Use laws
	<input type="checkbox"/> Title Report (if available)

## Need & Populations Served

Section 3	<input checked="" type="checkbox"/> Need & Populations Served
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## Relocation

Section 4	<input type="checkbox"/> Relocation
Form 4	<input type="checkbox"/> Relocation Budget
Attachments	<input type="checkbox"/> 4-3. Tenant Rosters (current and last 30 days)
	<input type="checkbox"/> 4-11. General Information Notice issued to all current occupants
	<input type="checkbox"/> 4-12. Self-certifications of Income for all current occupants
	<input type="checkbox"/> 4-13. Draft Move-In Notice
	<input type="checkbox"/> 4-14. Draft Intent to Vacate Notice

## Project Schedule

Section 5	<input checked="" type="checkbox"/> Project Schedule narrative
Form 5	<input checked="" type="checkbox"/> Project Schedule – In Proforma

## Development Budget

Section 6	<input checked="" type="checkbox"/> Development Budget narrative
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<b>Form 6</b>	<input checked="" type="checkbox"/> Proforma
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## Project Financing

<b>Section 7</b>	<input checked="" type="checkbox"/> Project Financing
<b>Attachments</b>	<input type="checkbox"/> 7-1. Funding commitment or interest letters
	<input type="checkbox"/> 7-9. Systems Development Charge estimate calculation (if applicable)

## Project Operations

<b>Section 8</b>	<input checked="" type="checkbox"/> Operating Budget narrative
<b>Attachments</b>	<input checked="" type="checkbox"/> 8-2. Documentation of utility allowance calculation

## Development Team

<b>Section 9</b>	<input checked="" type="checkbox"/> Project Team
<b>Form 9</b>	<input checked="" type="checkbox"/> Identity of Interest Matrix
<b>Attachments</b>	<input checked="" type="checkbox"/> Development consultant agreement (if applicable)
	<input checked="" type="checkbox"/> 9-6. Most recent audited financial statement and current year operating budget
	<input checked="" type="checkbox"/> 9-12. Borrowing Resolution or ownership entity approval to borrow HOME Funds

## Services

<b>Section 10</b>	<input checked="" type="checkbox"/> Services
<b>Attachments</b>	<input checked="" type="checkbox"/> 10-4. Memorandum of Understanding with Service Provider/ Referral Agency
	<input type="checkbox"/> 10-13. Services funding commitment letters

If any item listed above is not checked or is not applicable to your project, please reference the specific document and provide an explanation here:

Relocation Section 4: Relocation is not applicable to this project

Services 10-4 and 10-13: Cornerstone will self-perform resident services for Sawyer Station

## Self-Certification of Threshold Requirements

I, Darcy Phillips, Executive Director of Cornerstone Community Housing, acknowledge that I have completed the self-certified threshold checklist and that all the required documentation necessary to review this application has been included.

### SIGNATURE OF AUTHORIZED OFFICIAL

**Signature:** \_\_\_\_\_ **Title:** Executive Director

**Name:** Darcy Phillips **Date:** November 5, 2025

**Organization:** Cornerstone Community Housing **Project:** Sawyer Station

# Attachment B

## PROJECT COMPATIBILITY WITH HOME FUNDING

As the applicant, it is your responsibility to know and understand the regulations and requirements of the funding source(s) you are applying for. The following questions will help you determine what local, state and federal requirements your project may be subject to. This is not exhaustive, and there may be other regulations or requirements pertaining to your project that are not covered in this questionnaire. *Submit this form with your application.*

**PROJECT TITLE:** 1566 Main St Springfield OR 97477

1. Does your project meet application HOME income and rent limits?  Yes  No
2. Is your target population identified in the 2025 Consolidated Plan?  Yes  No
3. Do you have the capacity to maintain accurate income documentation and keep records and data current, as required by the HOME program?  Yes  No
4. Is the proposed project within the Eugene City Limits or Springfield City Limits, or will it be annexed into the city limits?  Yes  No
5. Does the proposed project meet the existing local zoning and land use laws?  Yes  No  
*(documentation must be included with application to show it currently meets or will meet the appropriate laws)*
6. Do you have site control for the property? *(documentation must be included with application; if applying for City-owned sites, please enter N/A)*  Yes  No  n/a
7. **If your project includes using HOME funds for acquisition**, has a Notice to Seller been issued to the seller? *(copy must be included with application)*  Yes  No  n/a
8. **If new construction**, do your plans and specs meet or exceed Section 504 and State Building Code requirements for units accessible to people with disabilities? (accessibility standards)  Yes  No  n/a
9. **If your project involves an existing building**, is the existing structure **less than 50 years old**?  Yes  No  n/a
10. Is the subject property vacant or occupied by the owner?  Yes  No
 

**If it is not vacant:**

  - Has a tenant Self-Certification been completed for each unit?  Yes  No  n/a
  - General Information Notices Sent to existing occupants?  Yes  No  n/a  
*(copies of notices with acknowledgement of receipt must be included with the HOME application)*
11. **If relocation will occur**, either temporary or permanent, have adequate funds been set aside for this activity, and are they reflected in your application?  Yes  No  n/a

12. **If your project includes construction**, is your project subject to federal Davis-Bacon wage requirements?  Yes  No  n/a
13. Is your project located **outside** the 100-year floodplain?  Yes  No
14. Is The Project site **free of** any wetlands?  Yes  No
15. Is the project site **free of** any identified environmental contamination or hazards?  Yes  No
16. Does your project leverage at least 25% of total project cost in non-federal sources of funds?  Yes  No
17. Can you demonstrate a commitment of leveraged funds?  Yes  No
18. Does your project create/add additional units to the housing stock?  Yes  No
19. Does the project team have experience with the type of development proposed, and experience serving the proposed population?  Yes  No
20. Will the estimated operating income sustain the development operations over the 20-year affordability period required by the HOME program?  Yes  No

## SECTION 1 Project Summary

### 1. Project Name and Location

Project Name: Sawyer Station

Project Address: 1566 Main St

City and Zip Code: Springfield 97477

Project Map and Taxlot: Map 17-03-36-31 and Taxlot 04702

Current Zoning: CC (Community Commercial) & R-1 (Residential)

Census Tract and Block Group\*: 003400 and Block 3006

Name of Ownership Entity: Cornerstone Community Housing

**Total HOME award requested:** \$1,072,747

\*This information can be found from the [US Census Bureau](https://www.census.gov). After the address info populates, add '&layers=all' to the URL and Get Results again. The Census Tract Block Group category shows the Name of the block group.

### 2. Applicant Information

Organization: Metropolitan Affordable Housing Corporation dba Cornerstone Community Housing

Unique Entity Identifier\*

Project Contact Person: Darcy Phillips

Phone: 541.683.1751

Email: dphillips@cornerstonecommunityhousing.org

\*If you do not yet have the required UEI number, you can register through the [SAM system](https://sam.gov).

### 3. Development Consultant (if applicable)

Organization Name: Ochs Consulting and Housing Services

Consultant Name: Steven Ochs

Phone: 541.513.4675

Email: [Ochs\\_consulting@outlook.com](mailto:Ochs_consulting@outlook.com)

4. Will the Development Consultant serve as the primary project contact? Yes  No  N/A

### 5. Development Organization/Applicant Type (check only one):

- Local Housing Authority
- Nonprofit Community, Neighborhood, State or Regional Organization
- Community Housing Development Organization (CHDO)

Other (please specify)

6. Rental Project Activity Type (*check all that apply*):

- Acquisition
- Rehabilitation/Preservation of Existing Rental Housing
- New Construction
- Rehab or Adaptive Reuse of an Existing Building (not currently residential)
- Redevelopment
- Mobile Home Park Preservation
- HUD/USDA Preservation
- Expiring Tax Credit Property
- Mixed Use (please explain)
- Other (please specify)

7. Proposed Ownership Structure (*check all that apply*)

- Nonprofit
- Limited Liability Corporation (LLC)
- Limited Liability Partnership (LLP)
- Limited Partnership (LP)
- CHDO
- Nonprofit Single Asset Entity
- Other Corporation
- Joint Venture
- Cooperative
- Other, Describe:

8. For Existing Housing Only (*check one*):

- Privately Owned
- Publicly Owned
- Owned by Applicant
- Other (please specify)

9. Total number of existing units:

Total number of units proposed:

Number of proposed HOME units:

Will there be a unit set aside for an on-site manager? Yes  No

### Public Funding

10. Have HOME funds previously been awarded to this project? Yes  No

a. If yes, when does/did the affordability period end?

11. Has your organization previously received HOME funds through the City of Eugene or City of Springfield? Yes  No

12. Please explain what other public investments (if any) have been received or awarded to the project?

No other public investments have been received or awarded to this project yet.

**Total Development Cost**

13. Please fill in the dollar amounts to summarize total development costs for the proposal:

Acquisition Costs	<b>\$5,001</b>
Construction Costs (Hard Costs)	<b>\$11,099,786</b>
Development Costs (Soft Costs)	<b>\$4,779,538</b>
<b>Total Development Cost</b>	<b>\$15,884,325</b>

14. Please calculate the percentage of proposed HOME funds in the development financing. (HOME Request (\$)/Total Development Cost (\$) = % of HOME funds in the development). 6.7%  
*(This calculation helps to estimate whether your project proposal is subject to Davis-Bacon wage rates. The percentage of HOME funds in the total development financing is roughly equivalent to the percentage of HOME units in the development. Davis-Bacon wage rates are required if there are 12 or more HOME units in the development.)*

**Oregon Housing and Community Services (OHCS) Resources**

15. Does this project propose to apply for State resources through OHCS (LIFT, PSH)?    Yes  No

Please see the [Oregon Centralized Application information on the OHCS website for more information.](#)

16. Does this project propose to apply for Low Income Housing Tax Credits (LIHTC)?    Yes  No

- a. If yes, please select the LIHTC type below:
  - 4% tax credit/bond project
  - 9% project

## Section 2 Project Description

### PROJECT CHARACTERISTICS

#### Project Narrative

1. Please provide a brief narrative summary of the proposed project. Please describe:
  - a. location in the community, existing conditions on the site, and plan for development. ***Please provide a copy of the site plan and design.***

Sawyer Station, named after Springfield’s proud lumber heritage and the sawyers who helped shape the town. A sawyer, a skilled craftsman who cuts and shapes timber, was central to the city’s early growth and the strength that built its foundations. Just as those craftsmen transformed raw timber into lasting structures, Sawyer Station transforms an important space on Main Street into a vibrant community where residents can put down roots, grow, and flourish.

Located at 1566 Main Street, Sawyer Station is strategically located just east of downtown Springfield, a transitional corridor that connects downtown Springfield to surrounding residential and commercial districts. This 1.13-acre parcel sits along Main Street, a key east-west arterial that supports multimodal transit and links residents to schools, employment centers, and civic amenities. The site is within walking distance of Springfield High School, Hamlin Middle School, and Two Rivers Dos Rios Elementary, reinforcing its suitability for family-oriented housing and community-serving development.

The overall design concept for Sawyer Station draws inspiration from The Alma, a recently completed affordable housing community in Springfield developed by Rowell Brokaw and Cornerstone. While the design is not identical, it follows a similar architectural courtyard approach and site layout that successfully balances functionality, livability, and cost efficiency.

Sawyer Station will include 40 newly constructed rental apartments distributed across two three-story residential buildings arranged around a centrally located courtyard that serves as the heart of the community. This courtyard will provide a safe and inviting outdoor gathering space for residents, with opportunities for informal interaction and recreation.

Sawyer Station will also feature a community space located at the southwest corner of the site, designed to accommodate resident services, meetings, and social activities. Additional site improvements will include off-street parking, landscaping, stormwater treatment facilities, and associated infrastructure to support accessibility, pedestrian circulation, and long-term maintenance. Together, these elements create a compact, well-organized, and community-oriented design.

The parcel is split zoned CC (Community Commercial) and R-1 (Residential), which permits a range of residential and mixed-use development types. The site is level and has access to all needed utilities. connections, including water, sewer, and power. This location supports Springfield’s broader objectives for corridor revitalization, equitable housing access, and transit-oriented development. The parcel’s proximity to schools, transit routes, and employment centers makes it an ideal candidate for HOME-assisted housing that serves low- and moderate-income households while contributing to neighborhood stabilization and long-term affordability.

- b. target population and income level that would be served expressed in percentage of area median income (AMI). For Springfield Main Street site proposals only, please also explain the unit mix in terms of income levels as it relates to complying with your chosen development path under Springfield Development Code section 4.7.405 (see the *Paths to Income-Qualified Housing* handout in Appendix B of the RFP for a summary of paths):

The proposal will comply under Springfield Development Code section 4.7.405 as income qualified housing. The target population will be renters, including families and individuals earning at or below 60 percent of Area Median Income.

- c. market need/housing demand for the target population in the city and the neighborhood in which the project is proposed.

Springfield’s housing market continues to experience acute affordability challenges, particularly for low- and moderate-income households. According to the Springfield Housing Strategy Update (2025), 44% of renter households in the city are cost-burdened, meaning they spend more than 30% of their income on housing. This burden is most pronounced among households earning 60% AMI or less, who face limited access to safe, stable, and affordable rental options. By targeting households at or below 60% AMI, this project directly addresses Springfield’s most urgent housing gap. It will provide stable, affordable homes in a walkable, transit-accessible location, supporting both local workforce retention and equitable neighborhood revitalization.

- d. The importance of an allocation of HOME funds to successfully implement your project.

HOME funds are critical to the successful implementation of this project because they provide the foundational subsidy necessary to ensure long-term affordability for households earning at or below 60% of Area Median Income (AMI). In Springfield's current housing market, development costs, particularly for land acquisition, infrastructure, and construction, far exceed what can be supported by affordable rents alone. Without HOME assistance, the financial gap between total development costs and achievable revenue would render Sawyer Station infeasible.

### Project Design

2. Provide a detailed description of the proposed design, construction, rehabilitation, and/or other improvements. Include a description of how the design of the housing is suitable for and will meet the needs of special populations (if any).

Sawyer Station includes the new construction of 40 affordable rental apartments designed to serve households earning at or below the applicable income limits, with a focus on providing high-quality, durable, and accessible housing that supports long-term resident stability.

The overall design concept includes an architectural courtyard concept and site layout that successfully balances functionality, livability, and cost efficiency. The development will consist of 3 three-story residential buildings arranged around a centrally located courtyard, which serves as the heart of the community. The courtyard is buffered from the traffic of Main Street by the buildings and will be landscaped and furnished to provide a safe, welcoming, and accessible outdoor environment that encourages social interaction, recreation, and connection among residents. The layout ensures that all apartments have direct or visual access to shared open space, enhancing safety and a sense of community.

A community building located at the southwest corner of the site will house resident services, meeting areas, and flexible programming space for activities such as financial literacy classes, community meals, and after-school programming. These spaces will support on-site service coordination and strengthen residents' access to resources.

Additional site improvements include off-street parking, pedestrian walkways, and bicycle storage, along with landscaping designed for low maintenance and long-term sustainability. Sawyer Station will incorporate energy-efficient design strategies and durable materials consistent with OHCS standards, supporting reduced operating costs and improved comfort for residents.

While there is not a specific target population, Cornerstone has found that the populations typically served by their communities include seniors, families with children, veterans and people with physical and mental disabilities. Sawyer Station will include fully accessible and adaptable units designed in accordance with ADA standards. Design principles will be applied throughout the buildings and site to ensure mobility, safety, and usability for seniors, people with disabilities, and families with young children. The integration of on-site community spaces, safe pedestrian connections, and proximity to public transportation and neighborhood services will further enhance access and independence for these households.

3. Please describe any on-site amenities, including any site characteristics that address specific needs of the population you intend to serve:

Sawyer Station has been thoughtfully designed to include a range of on-site amenities and site features that promote resident well-being, community connection, and long-term housing stability. The central amenity feature will be a landscaped courtyard located between the two residential buildings. This shared outdoor space will serve as the social and visual heart of the development, providing a safe, inviting environment for residents to gather, relax, and engage in recreational activities. The courtyard design includes seating areas, pathways, and green space suitable for both families and individuals seeking quiet outdoor enjoyment.

A community room located at the southwest corner of the site will provide flexible indoor space for resident services, classes, meetings, and community events. This multi-purpose space will be available for on-site service providers and resident-led activities such as financial education, health and wellness programming, and youth-oriented events, helping to build a strong sense of community and connection among residents.

Additional amenities include off-street parking, secure bicycle storage, and pedestrian-friendly walkways that connect all major site elements and provide safe, barrier-free access throughout the property. The landscape design emphasizes native and drought-tolerant plantings, contributing to a pleasant, low-maintenance environment while supporting sustainability goals.

To ensure Sawyer Station meets the needs of special populations, several fully accessible and adaptable units are incorporated into the design, with features that support mobility and independence for residents with disabilities.

The site's proximity to public transportation, schools, and neighborhood services further enhances accessibility for residents, reducing reliance on personal vehicles and improving access to employment, education, and daily needs.

4. Please describe any unique design components or characteristics of the project.

A defining feature of Sawyer Station is its courtyard-centered design, which establishes a strong sense of community and connectivity among residents, and provides a barrier to traffic noise from Main Street. The two three-story residential buildings are intentionally arranged around a central landscaped courtyard that functions as both a visual focal point and a shared gathering space. This design promotes safety, neighbor interaction, and a sense of belonging, key goals in affordable housing communities. The courtyard also provides natural light and views to interior-facing units, improving livability while creating a calm, private outdoor environment protected from surrounding streets and parking areas.

The courtyard is designed with multiple seating areas, pathways, and open green space to accommodate a range of activities, from quiet relaxation to informal play and community events. Its layout ensures visibility from all surrounding units, fostering a sense of security and stewardship among residents.

The buildings are intentionally sited along the southern portion of the property. This orientation simultaneously minimizes visual and physical impacts on the adjacent low-density residential neighborhood to the north, maintaining an appropriate scale and transition between the new development and existing homes.

5. Does the project include components that contribute to improved energy performance, thermal comfort, a healthier indoor environment, increased durability and/or simplified maintenance requirements? Does the project meet any green building certification standards?

Yes. Sawyer Station is being designed with a strong emphasis on energy efficiency, long-term durability, and healthy indoor environments. The team will integrate sustainable design and construction practices that enhance resident comfort, reduce operating costs, and extend the useful life of the property.

Sawyer Station will be designed and constructed to meet or exceed Earth Advantage Multifamily certification standards, or other green building standards as required by OHCS. This certification ensures the inclusion of high-performance building envelope

strategies, efficient mechanical systems, water conservation measures, and materials selected for durability and low environmental impact.

Key energy and durability features will include:

- High-efficiency HVAC systems and Energy Star-rated appliances and lighting to reduce energy use and utility costs.
  - Enhanced insulation, energy-efficient windows, and air sealing to improve thermal comfort and minimize heat loss.
  - Low-VOC paints, adhesives, and finishes to support healthy indoor air quality.
  - Water-efficient plumbing fixtures and native, drought-tolerant landscaping to reduce water consumption and maintenance needs.
  - Durable exterior materials such as fiber-cement siding and metal roofing accents designed for longevity and reduced replacement frequency.
  - Continuous ventilation and moisture management systems to enhance air quality and prevent mold or moisture-related issues.
- a. If planning to apply for State Affordable Housing development resources through Oregon Housing and Community Services (OHCS), which Sustainable Building Path will be integrated into the project design?
- Enterprise Green Communities
  - Earth Advantage Homes
  - Leadership in Energy and Environmental Design (LEED)
  - Other Sustainable/ Green Building path: please list Earth Advantage or NGBS
  - Not Applicable (not applying for State resources)

6. Section 504 (Rehabilitation Act of 1973) accessibility standards require that for new construction and major rehabilitation projects with 5 or more units, 5% of units must be fully accessible to persons with physical disabilities and 2% additional units must be accessible to persons with sensory disabilities (hearing and visual disabilities). See the 2010 ADA Standards with [HUD Deeming Notice](#) and [Uniform Federal Accessibility Standards or UFAS](#) and [Fair Housing Act Design Manual](#).

- a. Complete the table below with the number and type of proposed accessible units according to the definitions below.

*ADA Accessible* - Accessible at first occupancy for a wheelchair user to live in the home and prepare their own meals (meeting ADA standards). 5% of units required at this level for developments of 5 or more units.

*Hearing/Visual Accessible* – Accessible at first occupancy for someone with a sensory disability.

*Type A* – Not fully accessible, but nearly fully adaptable for people with disabilities

*Type B* - Basic accessibility features; designed for "visitable" or adaptable use

Unit Size	Standard units - not accessible (#)	Accessible Units			Total
		Hearing/ Visual Accessible	ADA Accessible (#)	Type A Accessible (#)	
Studio					
1BR	14	1	1		19
2BR	14		1		21
3BR					
4BR					
5BR					
<b>Total</b>	28	1	2		40

For small projects (4 or fewer units) or minor rehabilitation, accessibility improvements must be made to the maximum extent feasible. **The HOME Consortium prefers development proposals that create more than the required number of accessible units.**

- b. What is the percentage of ADA accessible units proposed?
- c. What is the percentage of hearing/visual accessible units proposed?
- d. Please describe any special features or plans for accessible units.

These units will feature accessible routes, widened doorways, adaptable kitchen and bathroom layouts, and accessible hardware and fixtures. Design elements will ensure full usability by residents with mobility while maintaining consistency with the overall unit design.

- 7. The HOME program requires installation of broadband infrastructure in new construction or substantial rehabilitation projects with 4 or more units. Please [see the HUD website for more information about installation of broadband to narrow the “digital divide” in low-income communities](#). Please explain how the project will incorporate this infrastructure.

Cornerstone is deeply committed to narrowing the digital divide and ensuring that all residents have reliable and affordable access to high-speed internet service. Access to digital connectivity is essential for education, employment, healthcare, and community engagement, particularly for lower-income households that often face barriers to broadband access.

To that end, Cornerstone will partner with Comcast and other local broadband providers to deliver seamless, property-wide connectivity. The development will be designed with the infrastructure necessary to support high-speed internet throughout all residential units and common areas, including pre-wired connections, conduit pathways, and equipment space to accommodate current and future technologies.

At least two broadband service options will be made available to residents, providing choice, affordability, and redundancy. Cornerstone will work with providers to explore opportunities for low-cost or subsidized service.

8. Starting in 2024, the HOME program (and other federal programs) require that certain construction materials be sourced from the United States. Please see [HUD’s Build America Buy America \(BABA\) website for more information](#), and the attached Reference materials. Please explain what U.S. building materials will be incorporated into the project design.

The general contractor and architect will be made aware of and ensure full compliance with HUD’s Build America, Buy America (BABA) requirements. Building products such as lumber, metal, windows, roof products and interior products such as cabinets and flooring will be incorporated into Sawyer Station.

### Existing Structures

9. Does the site contain existing structures? Yes  No\*
- a. If yes, how many?
- b. If yes, what is the year the structure(s) were built?
- \*If no, please skip to Question Q. 18.*

10. What is to be done with on-site existing structures?
- Demolish
- Rehab
- Nothing (does not apply/not part of this project)

11. Please provide the following information for any on-site structures **to be retained** as part of this project:
- Approx. Total Sq. Footage
- Number of Building(s)
- Number of Stories

12. Please give a brief description of the condition of the buildings to be rehabilitated (***Please provide photos if applicable***):

### Rental Assistance in Existing Housing

13. Are any existing low-income housing units that are part of the project currently receiving rental assistance? Yes  No

14. If yes, indicate the type of rental assistance:

- Section 8 Project Based Vouchers
- Section 8 Housing Choice Vouchers
- HUD 811/202 rental assistance contract
- Other (please specify)

15. Number of housing units receiving rental assistance:

16. Number of years remaining on rental assistance contract:

17. Is the development currently required to restrict rents? Yes  No

a. If yes, what is the expiration date?

### Neighborhood/Off-Site Amenities

18. Briefly describe the property location, neighborhood, transportation options, local services and amenities adjacent to the property. Describe the location relative to schools, jobs, and parks. What makes this location suitable? (***Please include these locations in the site map attachment.***)

The site is located in the heart of Springfield, a community that combines accessibility, affordability, and essential services in one central location. This neighborhood offers a supportive environment for low-income individuals and families, with a range of nearby amenities that help reduce daily living costs and improve quality of life. As evidenced by the walk and bike scores below, the site is in an area where most errands can be accomplished on foot or by bike.

Public transportation is easily accessible, with a Lane Transit District (LTD) bus stop provided right on Main Street in front of the subject site. LTD provides reliable, affordable connections to downtown Springfield, Eugene, and major employment centers. The property is close to grocery stores that accept SNAP benefits, pharmacies, discount retailers, and health clinics, including Community Health Centers of Lane County and McKenzie Willamette Health services. Downtown Springfield offers access to numerous restaurants and retailers.

For individuals and families, the area includes public schools such as Two Rivers Dos Rios Elementary and Springfield High School, along with access to free or low-cost after-school programs through Willamalane Parks and Recreation District. Several parks, like Island Park and Tyson Park, offer safe, open green spaces, walking trails, and free recreation opportunities.

The neighborhood is also close to job opportunities in retail, healthcare, manufacturing, and hospitality, with major employers like McKenzie Willamette Hospital just minutes away.

This location is ideal for low-income households seeking safe, stable, and affordable housing with access to critical resources. Its strong community network, transit options, and local services create a foundation for long-term housing success.

19. If planning to apply for Low-Income Housing Tax Credits (LIHTC) the project proposal should try to meet [the State's Qualified Allocation Plan priorities available on the OHCS website](#). If planning to apply for any State of Oregon funds through the Oregon Consolidated Application (ORCA) process, the proposal should try to meet the [ORCA policies and procedures](#). Please calculate the location efficiencies of the ORCA location preferences for the proposed site (please skip if it is not applicable):
- a. Walk Score (<https://www.walkscore.com/>): 75 Very Walkable
  - b. Bike Score (<https://www.walkscore.com/>): 87 Very Bikeable
  - c. Proximity to the following (in number of miles):
    - Grocery store 0.2 miles (Grocery Outlet)
    - Public transit stop 0.01 miles (LTD stop adjacent to site)
    - Medical services : 0.46 miles (McKenzie Medical Center)
    - Public schools : 0.6 miles (Springfield High School, Two Rivers Dos Rios Elementary)
    - Early Care and Education facility (childcare) 0.3 miles (Headstart on Main Street)
    - Parks and Public Space 0.5 miles (Willamalane Park/Swim Center)
20. If planning to apply for funding from OHCS, please describe how the site fits into the location preference defined by OHCS. Please see the [ORCA policies and procedures](#) page 27, and the OHCS website about [using the Oregon Housing Insights Tool to evaluate location preference](#). (Please skip if it is not applicable):

*OHCS Criteria:*

*All project locations must meet a minimum of two of the six Opportunity Area criteria or be in an area meeting a minimum of two of the criteria on the OHCS Anti-Displacement Index.*

This project location meets five of six Opportunity Area criteria as well as the OHCS Anti-Displacement Index.

Opportunity Area criteria include identified locations below on submitted vicinity map:

*1. Urban Areas: Parks and public spaces within a half (1/2) mile Non-Urban Areas: Parks and public spaces within 10 miles Alternative option: Integrated playground, communal outdoor space, or similar green space option approved by OHCS in the proposed property design.*

Willamalane Park and Swim Center is located 0.5 miles from site. This criterion is met.

*2. Urban Areas: Grocery store within a half (1/2) mile:*

Grocery Outlet is located 0.2 miles from the site. This criterion is met.

*3. Urban Areas: Walk Score over 70 (<https://www.walkscore.com/score/>) Non-Urban Areas: Walk Score over 50 (<https://www.walkscore.com/score/>)*

Walk Score: 75

Bike Score: 87

This criterion is met.

*4. Urban Areas: Transit Oriented Development; if the project's property is any of the following: zoned by a city to foster transit-supportive development, or can be accessed by frequent bus or streetcar service, or being within a half (1/2) mile of fixed transit stop.*

Transit Stops are located on Main Street adjacent to the site. This criterion is met.

*5. Project includes either a co-located (on the site of the property) Early Care and Education (ECE) facility, an ECE facility is within a half (1/2) mile of the property, or there is a plan for in-home options to be available to families (please elaborate).*

Head Start of Lane County an early care facility, is located 0.3 miles from the site. This criterion is met.

*6. Project is in the catchment area of a high performing public elementary school; GreatSchools rating of 7 or above (<https://www.greatschools.org/oregon/>) – to find enter address in search bar on top of screen and select Elementary from the dropdown menu to the left of the search bar. Use the Assigned School.*

Two Rivers Dos Rios Elementary has a great schools rating of 5. This Criterion is not met.

*Anti-Displacement Index 1. Meet criteria for at least 2 of the 5 categories in the OHCS Anti-Displacement Index: a. Income Profile b. Vulnerable People c. Precarious Housing d. Housing Market Activity e. Neighborhood Demographic Change*

Sawyer Station meets 2 displacement criteria this benchmark is met.

### Neighborhood Notification

21. The level of neighborhood notification appropriate for a project is based on the size and proposed use, but applicants are required to inform neighborhoods of the project.

- a. For Eugene project proposals: in what neighborhood is the project located?
- b. For Eugene project proposals: did you notify the applicable City Councilor for the site, and what was the Councilor’s response?
- c. For Springfield and Eugene projects: How did you notify the adjacent property owners and the neighborhood about the projectproposal?

Adjacent property owners were informed about the proposed development via an informational mailer which is attached as part of this application.

- d. Given the specific characteristics of your project, what will be done to encourage neighborhood support? Describe how surrounding neighbors will continue to be informed about the project. Identify concerns that neighbors have raised and strategies to mitigate those concerns.

Cornerstone Community Housing (CCH) prioritizes proactive neighborhood engagement and strives to build strong, positive relationships with surrounding residents and property

owners from the earliest stages of development. Sawyer Station has been located to enhance the urban front along Main Street and minimize impact on neighbors to the north by locating the buildings on the south portion of the site.

If selected, Cornerstone will provide contact information of key individuals involved in the process to stakeholders. An interested parties list will be created and email updates shared as the process progresses.

In the long term, a professional property management team will oversee daily operations, with a qualified on-site manager available to promptly respond to building needs and resident concerns. This ensures a well-maintained property and positive living environment.

## SITE/PARCEL CHARACTERISTICS

### Site Control

*(Eugene proposals for 1091 Coburg Road and Springfield proposals for 1566 Main Street, please skip to Q. 29.)*

22. Has site control been established? Yes  No

If the project is an acquisition, please ensure the project followed the Option Agreement guidance in the Reference Materials. ***Please submit documentation of site control.***

23. What is the form of site control?

- Deed (developer owned site)
- Conditional Contract
- Purchase Option
- Lease
- Lease Option
- City owned site
- Other:

24. Expiration date of option agreement or conditional contract:

25. If the project involves acquisition, did you submit the Informational Notice to the Owner/Seller prior to submitting the option or conditional contract? Yes  No  N/A

***Please submit documentation of the Notice to Seller.***

26. Are there any anticipated changes to the site's legal description? If yes, please describe.

Overwrite this text with your answer

27. What is the square footage of the proposed project parcel?

28. Is the proposed project site subject to any existing encumbrances such as a restrictive covenant, use restriction, or regulatory agreement? Yes  No

a. If so, how do you plan to mitigate the encumbrance?

- Quit-Claim Deed
- Subdivision of the Property
- Other:

### Zoning

29. What is the current zoning of the project site? CC (Community Commercial) and R-1 (Residential)

30. For new construction proposals: has your project had a Project Consultation (Eugene) or Development Issues Meeting (DIM) (Springfield)? Yes  No  N/A

31. Is the proposed project consistent with the zoning status of the site? Yes  No

***Please provide documentation that the projects meets local zoning and land use laws.***

Please see information below as well as attached zoning analysis. The project team will work closely with City of Springfield staff to refine the design in compliance with all zoning requirements.

### 1566 Main Street - Land Use

#### Site Context

1566 Main Street is split-zoned: the majority is CC, with an R-1 area along the north edge; homes to the north are single-family. The proposal is a three-story courtyard building (~35' parapet) located in the CC portion. Building height and proposed setbacks meet or exceed applicable standards; Main Street and north setbacks exceed CC minimums to reduce massing and improve buffering. The proposed design will meet SDC Architectural Design Standards and will likely pursue the Multiple Unit Housing (Clear and Objective Standards) path.

#### Code & Policy Consistency

- **Use in R-1:** Multiple-unit housing is not a permitted principal use in R-1; middle housing is permitted, and income-qualified housing in R-1 has specific bonus paths. Our buildings are entirely in CC portion of the site.

- **Parking standards:** Off-street parking is not required, but any provided must meet SDC 4.6.100–4.6.135 (with suggested ratios in Table 4.6.2). The code regulates how parking is built; it does not confine it to a single zone on a split-zoned site.
- **Parking location:** The R-1 area is used for accessory site functions: parking, landscaping, and buffering, customarily incidental and subordinate to the multifamily use on the same site (primary use in CC). The surface lot occupies the R-1 strip between the new building and the single-family neighborhood.
- **Accessory use:** Accessory, not a principal use. The lot serves residents and guests only and has no independent commercial function. It is not “Automobile Parking, Public Off-Street Parking” as a standalone use (which R-1 prohibits); rather, it is an accessory component of the housing development that must meet SDC parking design standards.
- **Comprehensive Plan alignment:** Positioning parking between the new building and single-family homes creates an orderly transition in intensity and supports efficient site design, consistent with Goals 10 (Housing) and 12 (Transportation). Transitional role. The parking and its landscape edge provide a deliberate step-down in scale and activity from multifamily to single-family, improving edge compatibility while meeting setback, height, screening, and stormwater requirements.
- **Neighborhood compatibility:** A landscaped parking/buffer along the R-1 edge reduces perceived bulk, protects privacy, and limits off-site impacts

### Path to Entitlement

We will coordinate with Springfield Planning to confirm the cleanest approval path for the parking on the north R-1 area of the site:

- Accessory-use confirmation (administrative); or, if the City prefers formal relief.
- a Type II Adjustment or Minor Variance (SDC 5.21.125) demonstrating the request is the minimum necessary, addresses site constraints created by split zoning, and improves compatibility at the neighborhood edge.
  - a. If current zoning is not consistent, please explain:
  - b. Please outline the steps that will be taken to address zoning issues and include the time frame needed to resolve these issues:

If selected the project team will schedule a DIM with City of Springfield staff to address zoning issues and other development issues.

- c. Do you anticipate applying for any Adjustment Reviews (e.g. multi-family development standards, access connections, etc.) through the land use application process? Please outline the adjustments that would potentially be requested, if known.

Specific adjustments are not known at this point, we plan to meet with City staff to confirm that all proposed site and building elements comply with applicable development standards and to determine if any adjustments may be necessary as the design advances.

32. Is the proposed project consistent/compatible with surrounding uses? Yes  No   
If yes, please describe how it is compatible with surrounding uses.

The proposed development site is zoned CC (Community Commercial) and R-1 (Residential), providing flexibility to support a mix of residential and commercial uses consistent with Springfield’s broader revitalization goals. The site plan incorporates well-designed open spaces that establish the foundation for a vibrant community courtyard and spaces that encourage connection, enhance safety, and promote family-friendly living. These shared amenities will be thoughtfully integrated into the surrounding neighborhood fabric to strengthen cohesion and overall livability.

Building placement has been carefully considered, with structures located toward the south portion of the site to ensure compatibility with the lower-density residential uses to the north. Along Main Street, the urban residential design will reinforce the street’s active character and contribute to a cohesive mix of multifamily and commercial development, enhancing both the visual identity and vitality of the corridor.

33. Do you plan to charge for residential parking separately from rent? Yes  No

### Environmental

34. Are there known adverse environmental conditions on the site? (These may include high level of noise, wetland, floodplain, leaking underground storage tank, above ground storage of toxic materials within sight, etc.) Yes  No

If yes, what are they and please describe how they can be mitigated through reasonable measures.

N/A

### Historical Elements

35. Are any on-site or adjacent structures subject to historical preservation requirements? Yes  No

a. Governing body/code:

- National Historic Register
- State Historic Preservation Office
- Other:

b. Briefly state how you plan to comply with applicable historic preservation requirements:

N/A

### Other Federal Regulations

36. For projects requesting \$100,000 or more, what will you do to assure that employment and/or job training opportunities for low-income individuals are provided in the development of your project, per HUD Section 3 requirements? For more information, see the [HUD Section 3 website](#) including FAQs and the attached Reference materials.

Cornerstone Community Housing (CCH) is deeply committed to creating economic opportunities alongside affordable housing. The development team and general contractor are committed to fully meeting all HUD Section 3 requirements, ensuring that employment, training, and contracting opportunities are made available to low-income individuals and businesses. The selected will be selected in part based on experience implementing Section 3 compliance on federally funded projects and will apply those established practices to this development.

Ochs Consulting and Housing Services is also very familiar with Section 3 requirements and will implement strategies to maximize Section 3 participation to work with subcontractors to identify and engage existing Section 3-qualified workers, as well as recruiting and hiring new participants to expand local workforce opportunities.

37. For projects requesting \$10,000 or more, what steps will you take to hire businesses that are registered with the State of Oregon as Minority Business Enterprises (MBE) or Women's Business Enterprises (WBE) firms? See more information in the attached Reference materials.

Sawyer Station will establish a target of 20% of the total contract amount for participation by Minority, Women, and Emerging Small Businesses (MWESB) as required by OHCS.

To achieve this goal, the applicant and developer will implement a structured and proactive approach throughout the pre-construction and bidding process.

Key strategies include:

- Establishing clear expectations with the general contractor regarding MWESB participation targets as part of the pre-construction process.

- Collaborating with the contractor to develop a comprehensive list of prospective COBID-certified and non-COBID subcontractors.
- Conducting targeted outreach to notify potential subcontractors of bid opportunities and following up to encourage participation.
- Providing accessible bid materials, including bilingual Invitations to Bid (ITB) and Bid Forms, with translation services available upon request.
- Reviewing and analyzing bid results jointly with the contractor to assess MWESB participation and determine whether additional outreach efforts are needed to meet goals.
- Advertising job and contracting opportunities through partner and culturally specific organizations that serve the local community and promote equitable economic participation.
- Requiring compliance with the OHCS MWESB/SDVE Compliance Manual as a condition of the general contractor’s agreement.
- Including contractual language that supports collaboration in evaluating bids and allows selection of MWESB/SDVE firms when advantageous to the project, even if not the lowest bidder.

These measures reflect the development team’s commitment to equity, inclusion, and meaningful community benefit through diverse contractor participation.

### **Attachments**

- 2-1. Preliminary drawings and site plan
- 2-12. Photos of the site, buildings, and interiors of units (if existing units)
- 2-18. Map showing project location, nearby facilities (schools, bus stops, parks, etc.) and distances to those facilities
- 2-22. Documentation of Site Control
- 2-25. Informational Notice to Seller (for acquisition projects)
- 2-31. Documentation that proposed Project meets Zoning and Land Use laws
- Title Report (if available)

## Section 3 NEED & POPULATIONS SERVED

### Population Narrative

1. Describe the target population to be served. Please describe the demand for housing for this target population, and the supply of housing currently serving the population.

The proposed development will serve low-income singles and families, including families with children, seniors on fixed incomes, individuals with disabilities, and veterans. These groups face significant barriers to securing stable housing due to rising rents, limited supply, and long waitlists for subsidized units.

According to the City of Springfield’s Housing Needs Analysis and the Eugene-Springfield Consolidated Plan, the region must add approximately 6,937 new housing units by 2045 to meet projected demand across all income levels. A substantial portion of this need is concentrated among renters who are cost-burdened—defined as spending more than 30% of their income on housing. Currently, one-third of Springfield households fall into this category, underscoring the urgency of expanding affordable rental options.

### Target Population Income

2. Please indicate the targeted household income levels for the proposed development as a percentage of area median income (AMI):

<input type="checkbox"/> 0-30% AMI	# of Units	<input type="checkbox"/>
<input checked="" type="checkbox"/> 31-50% AMI	# of Units	<input type="text" value="1"/>
<input checked="" type="checkbox"/> 51-60% AMI	# of Units	<input type="text" value="39"/>
<input type="checkbox"/> 61-80% AMI	# of Units	<input type="checkbox"/>

### Special Populations

3. Will this project serve special populations with specific reserved set-aside units?      Yes  No
- a. If Yes, please identify the special Populations to be served with reserved set-aside units (Check all that apply).
- Homeless
  - Families with children
  - Seniors
  - People with conviction histories
  - People with HIV/AIDS
  - Victims of Domestic Violence
  - People with Drug and Alcohol Addictions
  - People who are Evicted/Foreclosed
  - People with Physical Disabilities
  - People with Mental Disabilities

- Veterans
- Youth and young adults
- Youth aging out of foster care
- Other special populations (please explain)
- Any or All special populations (no *specific* reserved set-aside special needs populations)

4. Is your organization working with a referral service entity on this project? Yes  No

- a. If yes, please provide the Name(s) of the referral entities:
- b. Please describe your planned method of receiving resident referrals and maintaining a waitlist for the development.

N/A

### Services

5. Will this project provide services? (e.g. Child Care, Case Management, Transportation, etc.) Yes  No

***If yes, please describe further in the Services portion of this Application (Section 10)***

### Community Priorities

6. Does this project meet the objectives of any of the local, state or federal plans listed below? (check all that apply)

- 2020 and [2025 Eugene-Springfield HUD Consolidated Plan](#)
- Eugene Housing Dispersal Policy
- Envision Eugene Plan
- Springfield 2030 Comprehensive Plan
- Area Plans (Land Use and/or Strategic Neighborhood Assessment & Planning Work Plan)
- Other:

7. Please list the ways in which your project will meet the plan(s) checked. If none of the plans apply, describe how your project will fulfill a perceived need for affordable housing in the community. Be specific.

This project directly supports the goals outlined in the Springfield 2030 Comprehensive Plan, which emphasizes the critical link between economic development and the availability of a stable, local workforce. A key strategy of the plan is to ensure that workers, particularly those in essential and service-oriented roles, have access to affordable housing within the community. By developing new affordable rental units in Springfield, this project helps close the gap between employment opportunities and housing availability, allowing workers to live near their jobs and contribute to a more resilient local economy.

Sawyer Station’s location near established public transit routes further reinforces the city’s commitment to sustainable transportation. Residents will benefit from reliable, low-cost access to employment centers, schools, healthcare, and other essential services. This reduces reliance on personal vehicles, lowers transportation costs for low-income households, and supports Springfield’s broader goals for environmental sustainability and equitable mobility.

In addition, Sawyer Station aligns with the priorities of the 2025 Eugene-Springfield HUD Consolidated Plan, which calls for increased affordable housing production and targeted support for individuals and families at risk of homelessness. By creating safe, stable, and affordable housing options, this development will help reduce housing insecurity and prevent homelessness in Springfield. is designed to serve those most in need, including extremely low-income households and individuals transitioning out of homelessness, thereby advancing regional efforts to promote housing stability and inclusive community development.

Together, these elements demonstrate a strong alignment with local and federal planning goals and position Sawyer Station as a meaningful investment in Springfield’s long-term livability, economic vitality, and social equity.

## Section 4 RELOCATION

(Not applicable to this application)

1. Does this project involve the acquisition, demolition, or rehabilitation of any existing occupied structures? *(If no, skip to Section 5)* Yes  No
  
2. If acquisition, have you included provisions in the Option Agreement that enable you to obtain tenant income and rent information, and to give notices to existing and incoming tenants prior to closing?  
**Please refer to the Relocation Guidance in the Reference materials.** Yes  No
  
3. Have you collected information on all current occupants of the property, including both residential and commercial tenants, and occupants with or without leases? Yes  No
  
4. Was anyone made to move within the 90 days prior to the execution of the Option Agreement/Conditional Contract? Yes  No
  
5. Please describe your tenant relocation plan.
  - a. Describe how the plan minimizes displacement.
  
  - b. identify staff that will carry out relocation activities, and the strategy to help tenants to identify replacement housing and navigate the relocation process.
  
  - c. provide an estimated timeline for all relocation activities, including notification of tenants.

### Type of Relocation

6. Enter the number of tenant households to be relocated:

Residential:	Permanently	<input type="text"/>	Temporarily	<input type="text"/>	None	<input type="text"/>
Commercial:	Permanently	<input type="text"/>	Temporarily	<input type="text"/>	None	<input type="text"/>

7. Explain the income verification process and the strategy for addressing any current residents who are not eligible to remain in the building.
  
8. What requirements or guidelines govern your relocation plan? *(check all applicable)*  
 Uniform Relocation Act

- Section 104 [d]
- Other (please specify):

9. Have you identified replacement or temporary units for those who will be displaced? Yes  No
10. Have you calculated tenants' relocation benefits in preparation of a relocation budget? Yes  No

**Relocation Notices**

11. Have you provided General Information Notices to all occupants using the sample notices in HUD's Handbook 1378 on relocation (including both residential and commercial tenants, and occupants with or without leases)? Yes  No
12. Have you collected tenant Income Self-Certifications from all occupants so that subsequent notices can be provided to tenants immediately upon entering into an Agreement for HOME funding? (i.e., Notice of Eligibility or Notice of Non-Displacement) Yes  No
13. Is the applicant or property owner prepared to issue move-in notices to all new tenants that sign leases subsequent to this funding application? Yes  No
14. Is the applicant or property owner prepared to issue Intent to Vacate forms to all tenants who move from the property subsequent to this funding application? Yes  No

Please complete the following Excel form in Attachment D and place in this section:  
 ► Form 4, Relocation Budget

**Attachments**

- 4-3. Tenant Rosters (current and last 30 days)
- 4-11. General Information Notices issued to all current occupants
- 4-12. Self-certifications of Income for current occupants
- 4-13. Drafts of Move-in Notices
- 4-14. Drafts of Intent to Vacate Notices

## Section 5 Project SCHEDULE

### Project Schedule Narrative

1. Please provide a project schedule including the timing for
  - a. Securing project financing,
  - b. Forming legal ownership entities,
  - c. Real estate closing/ acquisition,
  - d. Relocation of existing residents (temporary and permanent),
  - e. Construction commencement,
  - f. Construction completion,
  - g. Affirmative Marketing
  - h. Resident eligibility verification and Lease-up, etc.

Please describe below how the timelines were determined.

A complete timeline is provided as Form 5 Project Schedule. The Sawyer Station schedule was developed using The Lucy project as a template, which was funded through the same State of Oregon ORCA programs that Cornerstone will be applying for. This provides a reliable basis for estimating comparable timelines related to financing, legal entity formation, and construction milestones.

The State ORCA application process is structured to provide certainty of funding, though not certainty of timing. The project team intends to submit an application for State funds as soon as possible after receiving the HOME award. However, it is unlikely that LIFT funds will be available in 2026, as there is already a significant backlog of projects awaiting State funding.

Based on current projections, the project is more likely to receive a LIFT award in 2027, following the Legislature's next allocation of LIFT resources. The preliminary schedule below reflects this more realistic timeline. Should funds become available sooner, the project team will proceed on an accelerated schedule based on funding availability.

- a. Project Financing:
  - January 2026-May 2026 - Apply through the State ORCA and get approved through the impact assessment phase)
  - Award of Project Financing, while possible in 2026 is more likely to occur in the summer of 2027
- b. Forming Legal Ownership Entities: August–September 2026

- Formation of ownership and partnership entities to align with financial closing requirements.
- c. Real Estate Closing / Acquisition: November 2027
- Property acquisition concurrent with financial closing. Assumes project is awarded funds in the summer of 2027
- d. Relocation of Existing Residents: Not applicable – site is currently vacant.
- e. Construction Commencement: December 2027
- Construction start immediately following financial closing and permit issuance.
- f. Construction Completion: March 2029
- Estimated 16-month construction period, followed by inspections and final approvals.
- g. Affirmative Marketing: October 2028
- Marketing and outreach begin six months prior to anticipated lease-up in compliance with OHCS and Fair Housing requirements.
- h. Resident Eligibility Verification and Lease-Up: October 2028 - March 2029
- Initial lease-up period coordinated with property management and compliance teams.

This schedule will be refined as Sawyer Station advances through the State application process, design development and agency coordination but is consistent with other OHCS-funded projects of similar scale and complexity.

2. Describe the plan for securing all financing and complete acquisition and/or start construction within 12 months from the date of the HOME award.

As noted above, following a HOME award, Cornerstone will apply for State of Oregon funds through the ORCA process as soon as possible and will move forward as quickly as possible once funding becomes available. While State LIFT funding is considered certain, it is likely that funds will not be available until 2027 given the current backlog of projects in the queue.

During this period, Cornerstone will work closely with its development partners to

move through necessary due diligence to be ready to proceed as soon as financing becomes available. The ownership entity will be formed in coordination with financial closing to allow property acquisition and construction start immediately upon funding availability.

Cornerstone anticipates moving the project forward as quickly as possible based on the availability of LIFT funds, completing all financing activities, final permitting, and property acquisition as soon as funding is secured to allow construction to begin promptly thereafter.

3. Are there any known issues or circumstances that may delay the project? Yes  No

a. If yes, list issues below, including an outline of steps that will be taken and the time frame needed to resolve these issues:

The availability of State funds in 2026 is uncertain, which could affect the timing of the ORCA funding round and financial closing. Cornerstone will coordinate closely with OHCS to monitor funding schedules and determine when to advance design and permitting to move this project forward as soon as possible.

Please complete the following Excel form in Attachment D and place in this section:

▶ Form 5, Project Schedule

## SECTION 6 DEVELOPMENT BUDGET

### Development Budget Narrative

1. Please provide a thorough narrative description regarding the development budget.
  - a. Please provide justifications of all costs and assumptions (specifically related to the Sources and Uses of Funds tabs in the pro forma, Attachment D).

The development budget was developed based on The Lucy, which just closed financing in October of 2025 as well as Alma Apartments which was just recently constructed in Springfield. Fees are estimated as follows:

- Building Permits/SDC: Based on the Alma SDCs and adjusted for project size
- Soils Report: Cost of Geotech report for The Lucys
- Architectural/Engineering: Estimate based on Alma and discussions with Rowell Brokaw Architects.
- Survey: Cost of Survey from Branch Engineering for The Lucy
- Insurance/Builders Risk: Cost of Insurance and Builders Risk for The Lucy adjusted for size of project.
- OHCS Fees: From OHCS published Fees
- Legal/Accounting: Based on costs from Kantor Taylor Attorneys who provided legal services for Alma.
- Lender fees and Interest: Based on Heritage Bank Fees for The Lucy

Operating Reserves: 6 months of expenses and debt service

- b. Please identify who estimated construction costs

Meili Construction, a very experienced affordable housing contractor and contractor on both The Lucy and Alma provided the construction estimate.

- c. how did you calculate the amount of private bank loan the project could support, the amount of State resources you would request based on per-unit subsidy limits, etc.

Cornerstone has successfully utilized SNAP bonds on Alma and The Lucy which allow for a tax-exempt interest rate and longer amortization which is reflected in the proforma. The amount of private bank loan was calculated based on the income and expenses shown in

the proforma submitted with this application. State resources were based on gap only LIFT amounts for one- and two-bedroom units at 60% AMI.

- d. Please include an estimated \$40,000 for City Project Delivery Costs in your budget. For Springfield proposals, the City acquired the 1566 Main Street site for \$540,000. The Eugene site was acquired for \$850,000. For the acquisition cost in your proforma, please assume the property will be transferred to the selected developer's ownership for \$1.00.

\$40,000 for project delivery is included on the attached proforma as well as property cost of \$1. There are additional costs in the acquisition line item to pay for the property transfer including recording costs.

- 2. Describe any choices the development team has made related to long-term affordability and cost savings.

The development team has made deliberate choices to maximize long-term affordability and reduce ongoing operating costs for residents. By leveraging HOME and LIFT funds, Sawyer Station is able to offer rent restrictions while maintaining financial feasibility, ensuring that units remain affordable to households at or below 60% of Area Median Income over the long term.

In addition, Sawyer Station will incorporate green building strategies and sustainable design features, consistent with OHCS requirements. These include energy-efficient building systems, high-performance insulation, durable materials, and water-conserving fixtures, all of which reduce utility costs for residents and enhance the long-term durability of the property.

- 3. If your project includes construction, is your project subject to federal Davis-Bacon wage requirements? Yes  No

- a. If no, explain why your project is exempt.

Sawyer Station will include 5 HOME units and therefore does not meet the threshold for Davis-Bacon wage requirements under federal HOME program regulations. As a result, prevailing wage provisions are not applicable to this development.

- b. If yes, are current Davis-Bacon wage rates reflected in your application? Yes  No

- 4. The HOME program is subject to the [Build America Buy America Act for certain building materials](#) used in construction projects funded with federal funds. Are costs associated with U.S. manufactured building materials reflected in your construction cost estimates? Yes  No

Please complete the following Excel form in Attachment D and place in this section:

▶ Form 6, Proforma (includes several tabs)

## SECTION 7 PROJECT FINANCING

### Financing

1. Please describe the project financing including any unique financing details or structures as they pertain to this project. Discuss the timing of obtaining other funding commitments prior to receiving a HOME award. ***Attach any letters of funding commitments already received.***

Sawyer Station will be financed using a combination of HOME funds and LIFT funds through the State of Oregon’s ORCA process. Following a HOME award, the development team will submit an application for LIFT funds, which will provide additional gap financing on a per unit basis as shown in the attached proforma.

2. Please describe the current status of investor negotiations, or other funding being pursued. Discuss the timing of obtaining funding commitments.

As described above, the primary funding for Sawyer Station will be provided by the State of Oregon through the Oregon Centralized Application (ORCA) process. Following a HOME award, the development team anticipates submitting the initial ORCA application to the State approximately three to four months after HOME approval. This timeline allows the team to complete required pre-application due diligence, refine Sawyer Station design, and prepare detailed financial documentation to support the funding request.

Once the State has approved the ORCA impact application, it will issue a funding commitment, which triggers a 12-month timeline for financial closing. During this period, the development team will coordinate closely with the selected general contractor, lenders, and equity investors to finalize construction financing, ensure all regulatory requirements are met, and complete any remaining pre-development activities.

The selection of a permanent lender will occur after the State has committed funds, ensuring that the permanent financing structure aligns with the requirements of the ORCA program, HOME funding, and any additional layered financing. This sequencing allows Sawyer Station to maintain financial feasibility while meeting all State and federal affordability and compliance requirements.

3. HOME funds requested (no more than the amount available in this RFP by jurisdiction): \$1,072,747

Please describe how your funding request could be scaled and how it would affect the proposed project.

- a. If additional funding is available, would it be needed for this proposal? If so, how much and for what use?

Yes, additional funding would be beneficial to help offset construction costs, soft costs, SDCs and other project development expenses. These funds would support critical elements such as site improvements, building systems, and green building features, helping ensure Sawyer Station remains financially feasible while maintaining long-term affordability and quality for residents. The exact amount would be determined as the development budget is finalized, in coordination with existing funding sources.

- b. If less funding than the requested HOME amount is available, what are potential strategies to fill the gap? Please describe the potential impacts to the proposed project.

Increasing private or conventional financing where feasible, including adjustments to loan structure or leveraging looking for additional grants.

Potential impacts of receiving less HOME funding could include a reduction in the number of affordable units, or modifications to non-essential amenities. The development team would work to minimize these impacts while preserving Sawyer Station’s primary goals of providing safe, affordable, and energy-efficient housing for the community.

4. Does this project propose to use State resources through the Oregon Consolidated Application or ORCA process (LIHTC, LIFT, PSH, etc.)? Yes  No

- a. If yes, please describe your current status in the ORCA (e.g. submitted an Intake Form, Pre-qualification, invited to enter proposal information through a Procorem Work Center, submitted Impact Assessment, etc.) and please describe the latest communication with OHCS about the timing of the project’s State award.

Yes. The development team is very familiar with the ORCA process and has experience successfully navigating all phases of State funding for similar projects. If the land is awarded, the team is prepared to move forward as soon as possible.

At this time, Sawyer Station has not yet submitted an Intake Form or other ORCA application materials, but the team is ready to begin the application process immediately following a HOME award. The team maintains ongoing communication with OHCS staff and will coordinate closely regarding timing, submission requirements, and funding availability to ensure a smooth and timely award and financial closing.

Please see the [Oregon Centralized Application information on the OHCS website for more information.](#)

5. Other resources (at least 25% of total development costs must be non-federal leverage):

6. Total Project cost:

7. Do you plan to apply for the City of Eugene or City of Springfield Low Income Rental Housing Property Tax Exemption (LIRHPTE)? Yes  No

8. Do you plan to apply for City of Eugene Systems Development Charge Exemptions? Yes  No   
(The SDC Exemption program has a separate RFP process.)

If yes, did you obtain an estimate of the SDC calculation from the Permit and Information Center (PIC)? Yes  No

How much is the estimate (if known)?

**(Please submit the estimate if applicable.)**

9. Please describe the non-federal HOME Match that will be permanently contributed to the Project (please refer to the HOME Match guidance in the Reference materials.)

The non-federal HOME match for Sawyer Station will be provided through LIFT funds, awarded by the State of Oregon and a perm loan. These funds will be permanently contributed to the development and will be used alongside HOME funding and other financing sources to support long-term affordability, cover eligible development costs, and enhance project sustainability. The LIFT contribution ensures that a significant portion of Sawyer Station remains affordable to households at or below 60% of Area Median Income over the long term, while complementing federal HOME investment requirements.

### Attachments

<input type="checkbox"/> 7-1. Funding commitment letters
<input type="checkbox"/> 7-9. Copy of the Systems Development Charge Estimate (if the project will apply for an SDC Exemption.)

## SECTION 8 PROJECT OPERATIONS

### Operations Narrative

1. Please provide a narrative description of the long-term operations (specifically related to the Income and Expenses tabs in your proforma).
  - a. Please justify all costs and assumptions.

Cornerstone has extensive experience operating a portfolio of affordable housing projects locally, and this experience informs the long-term operations plan for the proposed project. The operations narrative reflects realistic assumptions for both income and expenses, aligned with similar properties managed by Cornerstone and consistent with OHCS underwriting guidelines.

**Income:** Rental income projections are based on anticipated rents for households at or below 60% of Area Median Income, with adjustments for unit mix, bedroom count, and expected vacancy rates informed by local market conditions. Additional income sources, such as tenant-paid utilities, laundry, and other service fees, are included where appropriate and based on historical experience from comparable projects.

**Expenses:** Operating expenses reflect typical costs for comparable affordable housing developments, including property management, maintenance, utilities, insurance, and reserves. Costs associated with compliance, reporting, and ongoing resident services are included to ensure long-term regulatory adherence and support for residents. Assumptions are benchmarked against existing Cornerstone properties and local industry standards.

All assumptions have been carefully justified based on actual operating experience, market data, and guidance from OHCS and recent appraisals for The Lucy, ensuring that Sawyer Station is financially sustainable over the long term while maintaining high-quality, affordable housing for residents.

- a. Does the development have an operating plan that ensures it will meet the minimum 20-year HOME affordability requirement at a debt coverage ratio of 1.15 or more?    Yes  No 
  - i. For those applying for the Springfield Main Street site, please explain how you will additionally meet the Springfield Development Code affordability requirements (see Appendix B for further details).

The City of Springfield requires that units remain affordable to households at or below 60% of Area Median Income (AMI) for 30 years. In addition, the State of Oregon’s LIFT funding requires two consecutive 20-year terms of affordability for the loan to be forgiven. As a result, this project will ensure long-term affordability for a minimum of 40 years, exceeding both local and state requirements and providing stable, affordable housing for the community well into the future.

- b. Describe why the rents were selected and why they are appropriate to the long-term viability of the project.

Non-HOME rents are set at 60% of the Area Median Income (AMI) to offer affordability while complying with funder requirements and generating sufficient cash flow to cover debt service.

- c. Describe how the projected revenue was determined.

Projected revenue for Sawyer Station has been carefully modeled using affordable rent thresholds and current utility allowance schedules, with assumptions that reflect industry-standard trends, operating expenses increasing at 3% annually and tenant income growth estimated at 2% per year. These projections are grounded in real-world performance data from comparable affordable housing developments, leveraging the deep operational expertise of our team and OCHS Consulting and Housing Service’s track record in delivering and sustaining income-qualified housing.

- 2. HOME units can no longer use Utility Allowances from the Public Housing Authority (Homes for Good). They must be calculated using a particular methodology. Project specific methodology is based on actual utility usage at the property or project-specific factors such as size, orientation, building materials, mechanical systems, construction quality and local climate conditions. The acceptable methods include but are not limited to: the HUD Utility Schedule Model, Multi-family Housing Utility Analysis, Utility Company Estimate, LIHTC Agency Estimate, and Energy Consumption Model/Engineer Model. Developers must submit their Utility Allowance calculation to the Consortium annually for approval prior to entering into leases. More information is below. Please describe the method you used to calculate UAs and **submit the documentation of your calculation.**  
<https://www.hudexchange.info/resource/5034/homefires-vol-13-no-2-guidance-on-how-to-establish-utility-allowances-for-home-assisted-rental-units/>

Utility Allowances for the HOME units were calculated using the HUD Utility Allowance Schedule attached to the application.

3. Do you have a commitment for rental assistance for housing units in the project? Yes  No

a. If yes, indicate the type of rental assistance:

- Section 8 Project Based Vouchers
- HUD 811 or HUD 202 rental assistance contract
- Other (please specify)

b. If yes, for how many years is the commitment of rental assistance?  Years

**Attachment**

8-2. Documentation of utility allowance calculation.

## SECTION 9 PROJECT TEAM

### Development Team

1. List the names of key members of the organization’s development team, their titles and their years of experience in affordable housing below.

Name	Title <i>(e.g., executive director, project manager.)</i>	Years Experience in Affordable Housing
Darcy Phillips	Executive Director	14
Michelle Cady	Chief Operations Officer	22
Leah Petus-Czar	Director of Asset Management	6
Philip Farrington	Board President & Director of Planning & Real Estate Development with CDC Management Corp.	17

### Development Team Project History

2. Has the organization developed affordable housing projects previously? Yes  No

3. Please describe the organization’s experience with this type of housing development.

Cornerstone Community Housing (CCH) is a leading nonprofit housing provider and HUD-certified Community Housing Development Organization (CHDO) serving Lane County, Oregon. Celebrating over 30 years of impact, CCH is recognized for its commitment to building high-quality affordable housing and fostering vibrant communities through resident-centered support services that promote personal growth and economic independence. To date, Cornerstone has developed or acquired 505 affordable rental homes and maintains current ownership of 375 units across Springfield and Eugene. Cornerstone Community Housing has a proven track record of developing and operating communities just like Sawyer Station.

Cornerstone Community Housing (CCH) will partner with Ochs Consulting (OCHS), which has experience developing this type of housing (as shown below) will partner in all aspects of the development process to ensure that Sawyer Station meets the highest standards of affordability, durability, and community impact.

4. Has the organization done similar projects to that for which you are seeking funds for through this application:

a. Number of similar projects completed:  Projects

b. Please describe the similar projects completed:

Cornerstone Community Housing has extensive experience developing and managing a variety of affordable rental properties locally, including:

- West Town on 8th Apartments
- Prairie View Apartments
- Willakenzie Crossing
- Green Leaf Village
- Oak Leaf Village
- Apple Orchard Village
- Delta Court
- College Corner
- Alma Apartments

These projects demonstrate Cornerstone’s deep understanding of local housing needs and its capacity to deliver high-quality, community-focused affordable housing. Recently, Cornerstone completed Alma Apartments in Springfield, a project similar in size and scope to Sawyer Station, and has just closed financing for The Lucy in Eugene in partnership with Ochs Consulting, Rowell Brokaw Architects, and Meili Construction. These experiences underscore Cornerstone’s ability to successfully manage complex affordable housing projects on time and on budget.

For Sawyer Station, Cornerstone is partnering with Ochs Consulting and Housing Services (OCHS), a seasoned development consulting firm with deep expertise in affordable housing finance, construction oversight, and HUD compliance. OCHS has a strong track record of guiding projects from concept through completion across Oregon, with particular experience in HOME, LIHTC, and multi-layered funding structures. This partnership will be critical to ensuring that Sawyer Station is a high-quality, financially sustainable, and compliant development that meets the needs of Springfield’s low-income residents.

OCHS has led or supported numerous comparable projects, including:

- Bascom Village II – 48 units, Eugene, OR
  - Funding: 9% LIHTC and HOME
- The Oaks at 14th – 54 units, Eugene, OR
  - Funding: 9% LIHTC, private grants
- Sarang – 48 units, Eugene, OR
  - Served as initial developer with direct oversight of acquisition, financing, and construction for split-site replacement housing
- Hayden Bridge Landing – 70 units, Springfield, OR
  - Managed land acquisition, HUD Environmental Review, financing, and RAD conversion
  - Funding: 4% LIHTC, bonds, and RAD proceeds

These projects share key characteristics with Sawyer Station, including walk-up configurations, durable materials, and efficient unit layouts designed for income-qualified households.

By leveraging Cornerstone’s operational expertise and OCHS’s experience with similar multi-layered funding structures, the development team will deliver a project that is financially sustainable, energy-efficient, and compliant with all funding requirements. The team will ensure that the design maximizes affordability, incorporates durable and sustainable building systems, and provides safe, functional, and attractive living spaces. Through close collaboration and proactive oversight, Sawyer Station will be successfully guided from concept through construction and into long-term operation, meeting both community needs and funding program objectives.

- c. Please describe current projects underway and their status. How will you manage additional projects?

The Lucy will begin construction in December of 2025 and is expected to be complete prior to construction start for Sawyer Station. If necessary, the project team has more than enough capacity to manage two projects if needed.

- d. Number Units Placed in Service (in these described developments):  Units

5. If the development team has been awarded Eugene or Springfield Affordable Housing subsidies before, have any of your developments failed to meet the intended affordability period? Yes  No  N/A

- a. Please explain:

**Development Team Financials**

6. How will the developer/ owner manage any unexpected costs that may arise during development?

The developer/owner will manage unexpected costs during development by incorporating an OHCS-required contingency of 5% into Sawyer Station budget. This contingency provides flexibility to address unforeseen expenses such as material cost increases, site conditions, or design adjustments.

In addition to the contingency, the development team will employ proactive budget monitoring and cost control measures, including regular coordination with the general contractor, detailed cost tracking, and periodic budget reviews. If additional funding needs arise beyond the contingency, the team will explore options such as minor scope adjustments, value engineering, or reallocation of project reserves to ensure that Sawyer Station remains financially viable while maintaining quality and compliance with funding requirements.

7. When did the organization last have an audit or a comprehensive review of its financial statements? **(Please submit recent financial statements.** If an entity does not have an audit, please submit recent documentation to demonstrate financial viability if unexpected expenses arise during development, such as two years of tax returns and an annual operating budget for the entity.) 2024

a. Were there any findings or concerns about financials? Yes  No

b. If Yes, please describe the findings or concerns about financials.

Federal HOME program funds were accounted for as income instead of as a liability until forgiven, due to lack of supporting documentation. This has been resolved.

c. Have these findings or identified concerns been resolved? Yes  No  N/A

d. If not, what is your plan for resolution? NA

8. Is any member of the team currently engaged in any project or financial workouts? Yes  No

a. If yes, please list any projects in workout, and provide a brief summary of the reason for the workout status.

	Project Name	Reason for Workout
1.		
2.		
3.		

## Ownership Entity

9. What is the legal status of the Ownership Entity for the project?

Currently Exists

To Be Formed prior to receiving a HOME award. Estimated formation date 1/1/2026

10. Ownership Entity Information

Name: To Be Formed LLC

Address: PO Box 11923

City: Eugene State: OR Zip Code: 97440

Phone: 541-683-1751 E-mail: dphillips@cornerstonecommunityhousing.org

Fax: \_\_\_\_\_ Federal Identification Number: \_\_\_\_\_

11. Individuals/Organizations that Comprise the Ownership Entity (*if known at time of application*):

Name	Address	Phone	Entity Type	Federal ID #	% Ownership
Cornerstone Community Housing	PO Box 11923, Eugene OR 97440	541-683-1751	Non-profit	93-1078543	100%

12. Is the relationship between the ownership entity and organization expected to change over time? Yes  No

a. How will the relationship change?

**N/A**

13. Did the ownership entity approve the plan to apply for and borrow HOME funds for the purpose of the proposed project? (***Please submit the borrowing resolution or other documentation.***) Yes  No

## Property Management

14. Briefly summarize the management plan for this project. Be sure to address facility maintenance, on-site management, and services provided:

The onsite Management Team will likely be divided into front office services and maintenance services (preventative maintenance, work orders, repairs, unit turns, etc.). Both will likely be separate individuals, led by the front office onsite employee. Both will be Part Time FTEs anticipated at 20 hrs/ week each. Offsite services such as Accounting, Marketing, and Human Resources will be offered from the management company's home office.

15. Explain your marketing strategy and the tenant selection process, including the establishment and management of the waiting list.

The management company completes an OHA AFHMP to determine the most likely residents and those that may need the most outreach to learn about Sawyer Station and its services. This plan is reviewed quarterly by the onsite team and the marketing team.

16. Describe your team's experience with income verification including collecting and documenting information, and experience with file and management monitoring.

The management company has worked closely with the contracted compliance service for over six years to review all applications and renewals and to ensure documentation is maintained and easily accessible.

17. Please describe any vacancy problems you've had when managing other Affordable Housing developments. What have you done to correct them? What has been the vacancy turnover rate at other developments you've managed?

In 2024, the management company managed an affordable Housing Development that dipped below 90% occupancy for the first time. This was due to several residents who no longer were receiving Covid rent support funds. The residents moved out through voluntary efforts and some evictions. The units were severely damaged. The unit turn times were extended due to the extent of the repairs needed. After 3-4 months, the property returned to +95% occupancy. The retention rate at our other affordable housing managed properties generally ranges between 75% and 50%.

18. Discuss the management agency's ability to efficiently maintain additional properties and assets.

Management Services consistently achieve higher than average third party validation ratings on Google by residents and other parties due to the management team carefully training new employees on how to engage with residents and resident services. These techniques

foster relationships with residents who then chose to partner with management and take ownership in the property and their unit.

19. Will management be provided on site?

Yes  No

a. If yes, form of management:

- Resident Manager(s) - Number of units:
- Management office (Business Hours Only)
- Management office (24 hr)
- Other, Describe:

b. If yes, what would be the role of the on-site manager? (e.g. would they perform maintenance/ janitorial functions, provide case management/ services, property management functions such as processing applications and rent payments, or something else?)

The onsite Management Team will likely be divided into front office services (includes all services listed above) and maintenance services (preventative maintenance, work orders, repairs, unit turns, etc.). Both will likely be separate individuals, led by the front office onsite employee. Both will be Part Time FTEs anticipated at 20 hrs/ week each. Offsite services such as Accounting, Marketing, and Human Resources will be offered from the management company’s home office.

c. If no, describe your service area and how this project fits within your organization’s capacity.

20. List the names of key property management staff or property management oversight staff, their titles and their years of experience in affordable housing.

<b>Name</b>	<b>Title</b> <i>(e.g., project manager, intake staff)</i>	<b>Years Experience in Affordable Housing</b>
Justin Allen	Licensed Property Manager	6
Jennifer Trick	Regional Director of Operations	15
Kathy Huber	Regional Director of Operations	25

21. If you haven’t yet engaged a Property Management partner, please list what key characteristics you will look for in property management staff if you plan to bid out for that work during construction.

NA

## **Developer/ Property Management Fair Housing and Cultural Competency**

22. Explain how your organization and property management staff stay educated about fair housing issues?

Cornerstone Community Housing is deeply committed to advancing equity and ensuring that our organizational leadership reflects the communities we serve. We actively cultivate inclusive representation across our staff, board, and volunteer base, with intentional strategies to elevate resident voices and lived experience. One-third of our Board of Directors seats are reserved for residents of Cornerstone properties and individuals living in HUD-designated low- and moderate-income areas, ensuring that decision-making is grounded in community perspective.

Cornerstone provides staff training, policy development, strategic investments, and the use of an equity lens tool to embed inclusive practices into every department and program. These efforts are designed not only to improve internal culture, but to strengthen our service delivery and accountability to the communities we support. Cornerstone staff participate in annual fair housing training offered by partners or American Association of Service Coordinators (AASC).

Cornerstone also extends DEI training opportunities to property managers to ensure that equitable, trauma-informed, and culturally responsive practices are consistently applied across our housing portfolio.

Through these ongoing efforts, Cornerstone is building a culture of inclusion, shared leadership, and continuous learning—values that are essential to the success of Sawyer Station and the broader goals of the HOME program.

23. Please describe your plan for marketing and outreach to publicize the availability of new housing opportunities created by the project to Black, Indigenous and People of Color (BIPOC) communities and residents, and how you will affirmatively further fair housing for all protected classes.

Cornerstone Community Housing recognizes that meaningful outreach requires strong partnerships and intentional strategies to reach historically marginalized communities. For Sawyer Station, we have engaged a property management firm that shares our commitment to equity and inclusion, particularly in marketing, tenant selection, and community engagement. The selected firm will be expected to demonstrate experience working with BIPOC (Black, Indigenous, and People of Color) communities and to actively participate in outreach efforts that reduce barriers to housing access.

Locally, one of Cornerstone’s most impactful partnerships is with Plaza de Nuestra Comunidad, whose mission is to empower Latin and immigrant families through connection, opportunity, and advocacy. Together, we co-develop outreach plans that align with Plaza’s programming and community networks. This includes early and multilingual marketing campaigns, direct outreach at Plaza-hosted events, and hands-on support for applicants navigating the housing process. For example, tabling at Plaza’s monthly food distribution program allows us to reach approximately 100 households directly providing flyers, answering questions, and assisting with application preparation.

In addition to formal partnerships, our outreach strategy includes meeting BIPOC communities where they are—through trusted neighborhood institutions such as churches, grocery stores, cultural organizations, and social media networks. Marketing materials and application forms will be translated into multiple languages and distributed well in advance of lease-up to ensure families have time to prepare and respond.

By hiring a property management firm that embraces these values and practices, we will ensure that Sawyer Station is not only physically accessible but also socially welcoming to those who have historically faced barriers to housing. These efforts reflect our broader commitment to equity, representation, and community-rooted development.

24. Describe how your organization/ ownership entity ensures that property management and other on-site staff provides culturally competent services in working with protected classes.

Cornerstone Community Housing ensures culturally competent service delivery to protected classes by embedding equity expectations into both organizational practice and property management oversight. All property management and on-site staff—whether internal or contracted—are required to participate in training focused on cultural competency, fair housing law, and trauma-informed care. These trainings emphasize respectful engagement with BIPOC households, immigrants, individuals with disabilities, LGBTQ+ residents, and other protected classes.

Cornerstone extends DEI training opportunities to non-staff property managers to ensure consistent, equitable practices in resident interactions. Cornerstone staff members participate in annual fair housing training through City of Eugene, Fair Housing Council, or American Association on Service Coordinators (AASC). A large majority of the Cornerstone services team are certified Peer Support Specialists. This training includes 40 hours of in-

depth trauma-informed, culturally competent, peer-driven services delivery. These efforts ensure that all residents are served with empathy, respect, and cultural responsiveness.

25. Please describe how your organization/project team/ property management staff is working to broaden staff and board diversity and knowledge around cultural competency.

The development team behind Sawyer Station is fully committed to advancing cultural competency and ensuring inclusive service delivery across all aspects of Sawyer Station. This commitment is reflected in our staffing priorities, vendor partnerships, and internal policies—all of which are guided by principles of equity, diversity, and cultural responsiveness.

We will prioritize hiring and contracting practices that reflect the diversity of the communities we serve, and we will embed culturally specific services where appropriate. Annual training will be provided to staff and property management personnel to deepen understanding of cultural competency, implicit bias, and equitable engagement with protected classes. These trainings will support a shared organizational culture rooted in respect, empathy, and accountability—essential values for the long-term success of Sawyer Station and the HOME program.

### Attachments

- Development consultant agreement (if applicable)
- 9-6. Most recent audited financial statement and current year operating budget OR if an entity does not have an audit, please submit two years of tax returns and an annual operating budget for the entity.
- 9-12. Borrowing Resolution or ownership entity approval to borrow HOME Funds

Please complete the following Excel form in Attachment D and place in this section:  
▶ Form 9, Identity of Interest Matrix

## **SECTION 10 SERVICES**

### **Services Plan**

Adequate and appropriate services are required for the proposed population(s). Examples of support services may be basic referral services, significant educational and social programming, individualized case management, etc. The services should support self-sufficiency and independent living.

1. Describe the services to be provided at the development.

Cornerstone Community Housing will serve as both the owner and resident services provider for Sawyer Station, ensuring a seamless integration of housing stability and supportive services. All residents will have access to Cornerstone’s well-established Healthy Homes program, a holistic model designed to strengthen individual and family well-being across five key focus areas:

- Food Security
- Youth Development
- Health and Wellness
- Economic Stability
- Community Connections

Resident Services Coordinators will be based on-site and work in close collaboration with property management to identify households at risk of housing instability. When residents fall behind on rent, our team will initiate a housing retention plan that may include financial coaching, referrals to rental assistance programs, and coordination with external case managers—particularly for households participating in TANF, Housing Choice Voucher, or other supportive housing programs.

The majority of Resident Services staff are trained and certified as Peer Support Specialists (PSS), ensuring that services are delivered with empathy, lived experience, and cultural responsiveness. Peer-driven support has been shown to improve engagement and outcomes, particularly for residents navigating complex challenges such as poverty, disability, and systemic inequities.

To further reduce barriers to care, Cornerstone offers Resident Resource Hours, providing one-on-one assistance with rent and utility support, food access, and navigation of community-based services. These efforts are designed to address the social

determinants of health and promote long-term housing stability for households facing disproportionate burdens of economic and social disadvantages.

By embedding responsive, trauma-informed services directly into the fabric of Sawyer Station, Cornerstone is committed to changing the trajectory for our community’s most vulnerable residents—ensuring that housing is not only affordable, but also a foundation for growth, dignity, and opportunity.

- 2. Describe your case management or services model and how it leads to housing stability, self-sufficiency, and independent living for the client.

Cornerstone Community Housing (CCH) delivers a resident services model designed to promote housing stability, self-sufficiency, and long-term well-being. As both an experienced affordable housing developer and service provider, we work with the state housing agencies to design and implement state-approved resident services plans. Our award-winning Healthy Homes program is active in 13 counties across Oregon and is adaptable to a range of housing types, including Section 8, project-based, LIFT and LIHTC-funded communities.

Our approach begins with the understanding that housing is the foundation for families to thrive. We design our communities with resident needs at the center—from safe, family-friendly layouts to shared spaces that foster connection and belonging. Once housing is stabilized, our services focus on unlocking opportunities for personal growth and economic independence.

- 3. Will the services provided encourage and support residents to participate in decision making processes? Yes  No 
  - a. If so, how?

Cornerstone Community Housing actively encourages resident participation in decision-making by embedding feedback mechanisms into our service delivery model. We use structured tools such as resident surveys, focus groups, and informal engagement during service events to gather input on program design, scheduling, and emerging needs. This feedback directly informs how services are adapted to reflect the cultural, social, and economic realities of each community.

We also analyze program data—including participation rates, referral types, and resident success stories—as part of our continuous quality improvement process. These insights are shared with our Board of Directors and community partners, and they inform annual Resident Services reports submitted to Oregon Housing and

Community Services. As a HUD-certified CHDO, Cornerstone reserves one-third of our Board seats for residents of our properties or HUD-designated low-income areas, ensuring tenant voice is represented at the highest level of organizational decision-making. Our program team also encourages resident participation in the Residents Organizing for Change (ROC), a statewide network of residents of affordable housing, those in need of housing, and front line staff, who are committed to the belief that everyone deserves access to safe, stable, and affordable housing.

- b. Please give examples of how residents participate and give feedback in other developments your team owns/manages.

In existing Cornerstone communities, resident feedback has directly shaped programming in meaningful ways. For example:

- At properties with high youth populations, residents requested more after-school support, leading to the creation of weekly Homework Helpers and seasonal Kids in the Kitchen programs.
- At senior-focused sites, residents expressed interest in social and wellness activities, resulting in programs like BINGO nights, Get Motivated field trips, and health education workshops.
- In communities with high food insecurity, residents helped shape the frequency and format of food distribution, including culturally specific food options and expanded pantry hours.
- At our most recent development, Alma Apartments, we collaborated directly with residents who have lived experience with physical disabilities to ensure the building included units thoughtfully designed for seniors and people with disabilities.

These examples reflect our commitment to listening, adapting, and co-creating services with residents—not just for them. Resident input is not a one-time event, but an ongoing process that ensures our services remain relevant, respectful, and responsive.

4. If in Section 3, you indicated that your organization is working with a referral agency or service provider, describe their focus and service areas (**Please attach any Memorandums of Understanding between the development team and the service provider**):

N/A

5. If in Section 3, you indicated that your organization is **NOT** working with a referral agency, describe how individuals and families will find out about your program:

Cornerstone Community Housing ensures that individuals and families can easily learn about our housing opportunities through a proactive, community-based outreach strategy. We work directly with culturally specific organizations, neighborhood institutions, and trusted community networks to share information about available housing and resident services.

Our outreach includes:

- Multilingual marketing materials distributed through schools, grocery stores, churches, and community centers
- Direct engagement at community events, including tabling at food distribution programs hosted by partners like Plaza de Nuestra Comunidad
- Resident-led outreach, where current tenants help share opportunities within their networks
- On-site resource hours and open houses that allow prospective residents to ask questions and receive support with applications

We also use feedback from past residents and service participants to refine our outreach methods, ensuring they remain accessible, inclusive, and responsive to community needs. This approach allows us to reach households who may not be connected to formal referral systems, while building trust and awareness through familiar and culturally relevant channels.

### **People experiencing Homelessness**

6. Will this project serve individuals and/or families experiencing homelessness?

Yes  No

*If no, skip to Q. 10.*

7. If your organization intends to serve individuals and families experiencing homelessness, indicate your expected client source (check all that apply):

Lane County Coordinated Entry list

People living outside or in a place not meant for human habitation

Emergency and Transitional Shelters

Hospitals

Jails

Other (please explain)

8. Specify any imposed time limit on tenancy (i.e. up to 24 months for transitional housing).  Months

9. Explain how time-limited households will transition into permanent housing.

### Service Provider Agencies

10. If services will be provided by another agency or another team within the developer organization, provide the names of the people or agencies that will provide the services, the roles and responsibilities of the service providers, and who will be the lead for services.

Service Provider	Role/ Responsibility	Lead Service Provider
Cornerstone Community Housing	Resident Services Provider	Lead

11. Describe the service provider's experience as it relates to working with the proposed population.

Since 1992, Cornerstone Community Housing (CCH) has been dedicated to creating high-quality, affordable housing for individuals and families living on limited incomes. Our mission extends beyond bricks and mortar—we deliver tailored resident services that foster personal growth, economic stability, and long-term housing success.

Cornerstone has deep experience serving a wide range of populations, including:

- Seniors and individuals with disabilities, through programs like Extra Helping, and Senior Grocer which delivers monthly food boxes directly to residents' doorsteps
- Families with children, with youth-focused programming such as Homework Helpers and Kids in the Kitchen
- BIPOC households and immigrant communities, through culturally responsive outreach and partnerships with organizations like Plaza de Nuestra Comunidad

- Households experiencing food insecurity, chronic health conditions, or economic instability, through on-site coaching, resource navigation, and wellness workshops
- Residents at risk of housing instability, with peer-led support and housing retention planning coordinated with property management

Our services are designed to meet residents where they are—physically, emotionally, and culturally. Each program is adapted to reflect the unique needs of the community it serves, informed by resident feedback, demographic data, and continuous quality improvement practices. Whether it's delivering food, offering financial literacy classes, or connecting residents to healthcare and employment resources, Cornerstone's approach is rooted in empathy, inclusion, and impact.

With over three decades of experience, Cornerstone remains committed to serving Oregon's most vulnerable populations through housing that is stable, supportive, and community driven.

12. Briefly describe how this project fits the service provider's mission (if a different entity than the developer team).

As the designated service provider for Sawyer Station, Cornerstone Community Housing (CCH) will deliver resident services that directly reflect our organizational mission: to build quality, affordable housing for individuals and families living on limited incomes, while offering services that promote personal growth, economic stability, and long-term well-being.

This project aligns with our mission by serving a diverse mix of residents—including seniors, individuals with disabilities, families with children, and households facing economic hardship or housing instability. Through our Healthy Homes program, residents will have access to tailored services that support food security, health and wellness, youth development, financial empowerment, and community connection.

Cornerstone's service model is designed to meet residents where they are, with culturally responsive, trauma-informed support delivered on-site by Peer Support-certified staff. By integrating housing with holistic services, Sawyer Station will advance our commitment to creating vibrant, inclusive communities where residents can thrive.

13. Describe how coordination of services will be handled, and whether the service provider will contribute program funding to the development. (***Attach services funding commitment letters if applicable***).

Cornerstone Community Housing will coordinate and delivery of all resident services programs to the residents of the Sawyer Station at no charge to residents.

14. What are the proposed staffing levels (case manager to household ratio)?

2 case managers to 39 households

## **Cultural Competency**

15. Explain how the service provider organization will provide culturally competent services that meet the needs of the proposed population.

Cornerstone Community Housing is deeply committed to delivering culturally competent services that reflect the lived experiences, languages, and values of the residents we serve. At the Sawyer Station, we anticipate a diverse population—including BIPOC households, Latin families, veterans, seniors, individuals with disabilities, and residents navigating economic hardship. Our service model is designed to meet these varied needs with empathy, relevance, and respect.

Resident Services will be delivered on-site through our Healthy Homes program, which includes food security support (e.g., free food boxes), rent and utility assistance, and wellness programming. These services are tailored to reduce barriers and promote housing stability for households with limited resources.

To ensure cultural responsiveness:

- We translate newsletters, flyers, and outreach materials into Spanish and other languages as needed
- We partner with culturally specific organizations such as Plaza de Nuestra Comunidad and the NAACP to co-host events, share space, and amplify community-led initiatives
- We employ bilingual staff who reflect the communities we serve and can build trust through language and shared experience

- We integrate Peer Support Specialists, certified by the Oregon Health Authority, who use their lived experience to connect with residents and deliver trauma-informed, culturally grounded support

Programming is adapted based on resident feedback and demographic data. For example, seniors and individuals with disabilities may participate in social cohesion activities like BINGO nights or community gardening, while families with children may engage in youth enrichment programs and health education workshops.

By embedding cultural competency into staffing, partnerships, communication, and program design, Cornerstone ensures that services are not only accessible—but affirming, inclusive, and responsive to the unique needs of each household.

16. Describe how the service provider’s staff and board reflect the population that will be served, and how the service provider organization is working to broaden staff and board diversity and knowledge around cultural competency.

Cornerstone Community Housing is deeply committed to building an organization that reflects the diversity of the communities we serve and advances culturally competent service delivery across all levels. Our staff and board members come from a wide ages and ranges of racial, ethnic, socioeconomic, and lived experience backgrounds, bringing valuable perspectives to our housing and resident services work.

As a HUD-certified Community Housing Development Organization (CHDO), we reserve one-third of our Board of Directors for residents of our properties or individuals living in HUD-designated low-income areas. This ensures that tenant voices are embedded in our decision-making processes and that our leadership reflects the populations we serve. We also prioritize Peer Support training and peer-driven service delivery so people with lived experience are engaged in community driven solutions.

In recent years, Cornerstone developed a formal DEI Statement, and we prioritizing inclusive practices in staffing, governance, and partnerships. Staff regularly participate in DEI-focused training at the local, regional, and statewide level to deepen their understanding and capacity. We also collaborate with culturally specific organizations such as Plaza de Nuestra Comunidad and the NAACP to co-host events, share space,

and inform service design.

Resident feedback is actively sought through surveys, focus groups, and direct engagement at service events. This input helps shape programming that is culturally responsive and relevant to the evolving needs of each community.

By aligning our staffing, governance, and service model with equity principles, Cornerstone ensures that our work remains inclusive, accountable, and rooted in the lived experiences of the people we serve.

**Attachments**

<input checked="" type="checkbox"/>	10-4. Memorandum of Understanding with Service Provider/Referral Agency
<input type="checkbox"/>	10-13. Services funding commitment letters

# 1566 Main Street Program Areas - Concept Design

Updated 10/28/2025



## Building Areas

Level/Construction Type	Gross SF (Conditioned)	Circ				Res. Unit Balcs	Res. Unit Balcs	Utility
		Res	(Exterior)	Lobby, Leasing, Mail	Amenity Interior			
(Type 1) Basement	0							
(Type 1) Level 1	10,802	9,405	2,955	493	754			150
(Type 3) Level 2	10,802	10,802	2,955			120	120	
(Type 3) Level 3	10,802	10,802	2,955			120	120	
GSF and Sub Totals	32,406	31,009	8,865	493	754	240	240	150

### DATA

Gross Res. Area	32,406
Net Res. Rentable	31,009 (Residential + Rentable Storage)
Residential Efficiency Ratio	95.69%
Total # of Units	40
Parking Spaces Ground	31
Parking Spaces Basement	0
Total Parking	31
Parking Ratio	78%
Site Area	49,223 SF
	1.13 Acres
Units per acre	35

DOESN'T INCLUDE EXTERIOR CIRCULATION

## Unit Counts

Unit Types	Studio	Open 1B	1 Bed	2 Bed	Total
Basement					
Level 1 Ground			5	7	12
Level 2 Housing			7	7	14
Level 3 Housing			7	7	14
<b>Qty</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>21</b>	<b>40</b>
Total Bedrooms	0	0	19	42	61
Total Bathrooms	0	0	19	21	40
Unit Mix by Count	0%	48%	53%		
	Studio	1 Bed	2 Bed		

### BUILDING INFORMATION

3 TOTAL STORIES WOOD FRAMING (TYPE VA SPRINKLERED)



**1ST FLOOR - SITE PLAN**

1" = 30'

1566 MAIN ST.  
SPRINGFIELD OR





**2ND - 3RD FLOOR PLAN**

1" = 30'

1566 MAIN ST.  
SPRINGFIELD OR





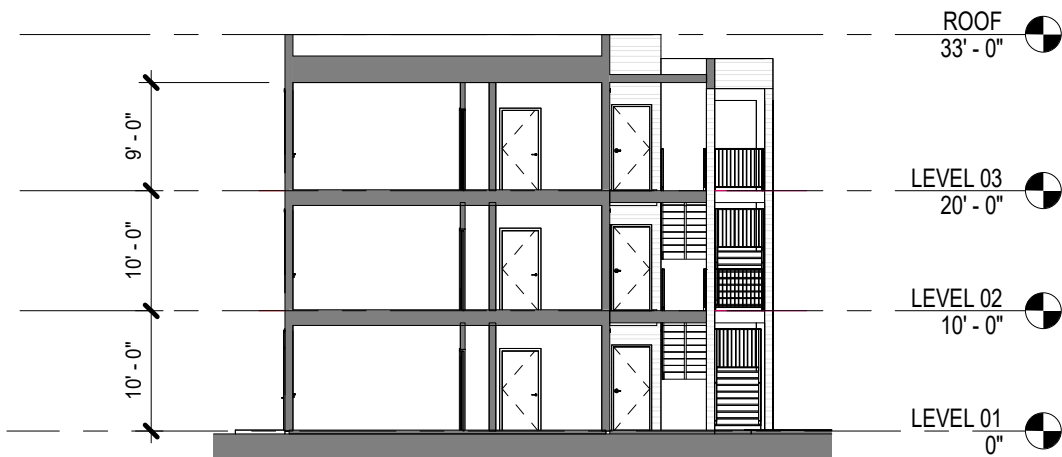
SOUTH ELEVATION

1" = 30'



EAST ELEVATION

1" = 30'



CROSS SECTION (TYP)



**VIEW: 16TH AND MAIN ST.**

**1566 MAIN ST.  
SPRINGFIELD OR**



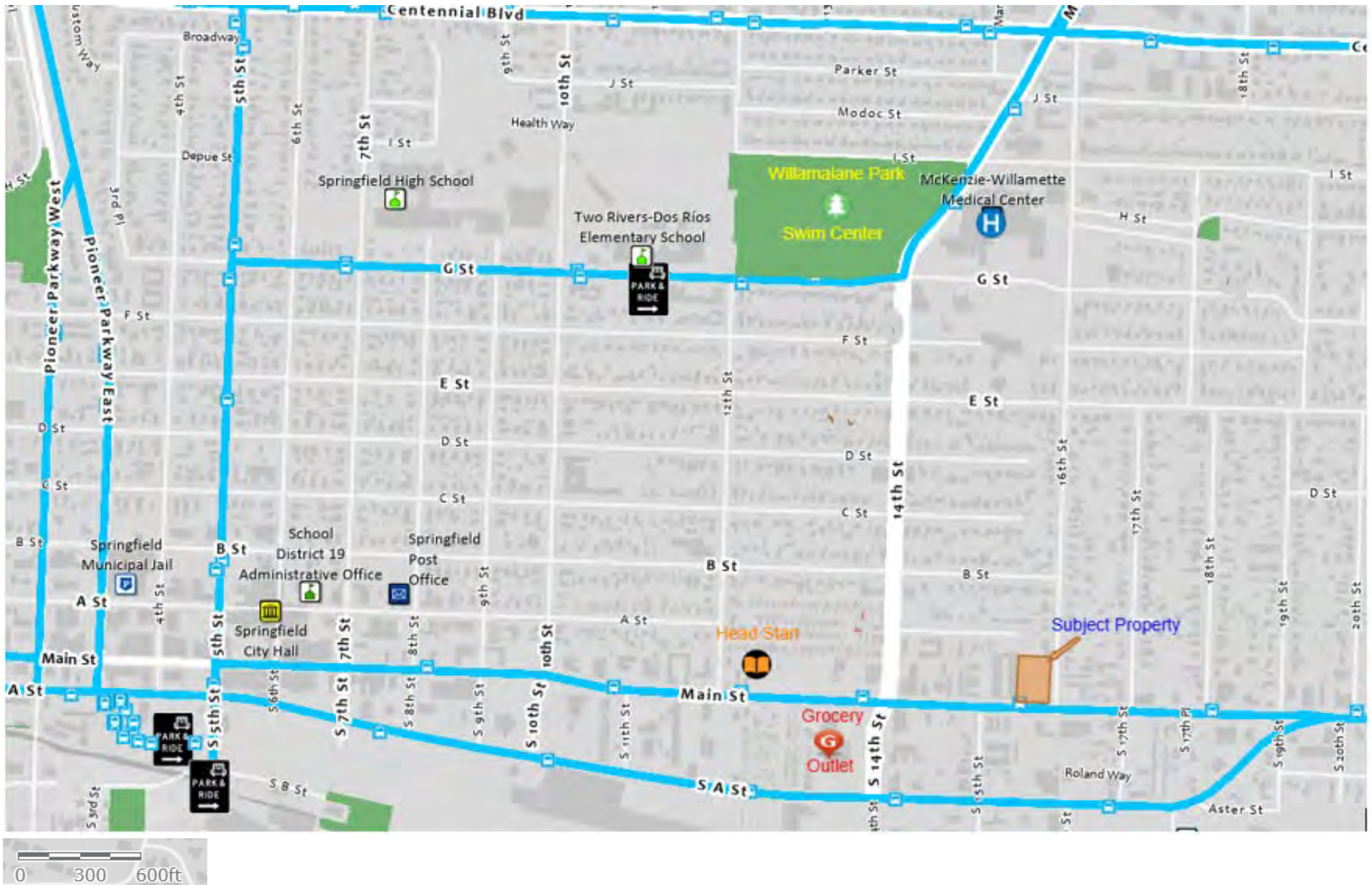


**VIEW: FROM SOUTH EAST**

**1566 MAIN ST.  
SPRINGFIELD OR**



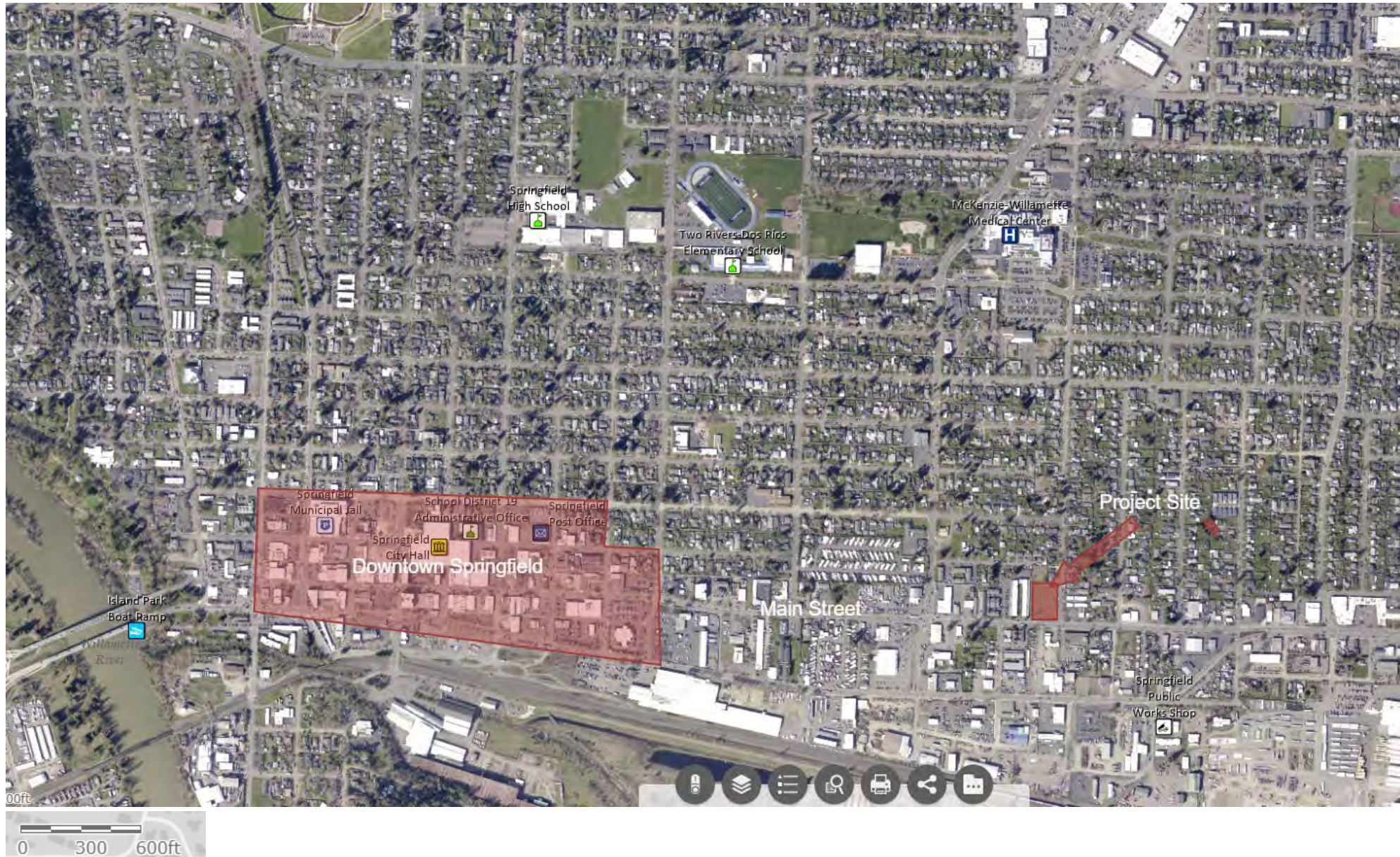
## SAWYER STATION – PROXIMITY TO SERVICES MAP



Grocery Store: Grocery Outlet 0.2 miles  
 Public Schools: Springfield High School / Two Rivers Dos Rios Elementary  
 Early Care: Head Start on Main Street 0.3 miles

Medical Services: McKenzie Willamette Hospital 0.46 miles  
 Public Transit: LTD stop at property  
 Parks: Willamalane Park/Swim Center 0.5 miles

# SAWYER STATION – VICINITY MAP



# Zoning Compliance

**Project:** Sawyer Station

**Location:** 1566 Main Street, Springfield Oregon

**Jurisdiction:** City of Springfield, Lane County

**Date:** October 28, 2025

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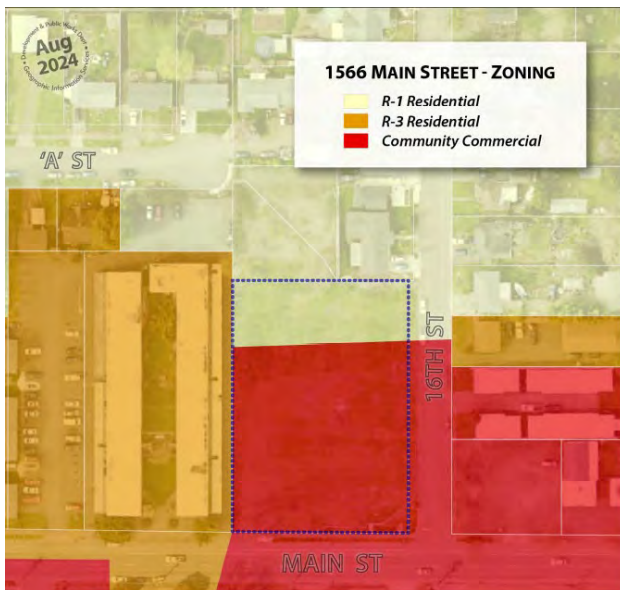
## Property Information

- **Project Name:** Sawyer Station
- **Address:** 1566 Main Street, Springfield
- **Tax Lot / Parcel ID:** 17-03-20-41-06400
- **Size of Site:** 1.1 acres
- **Current Use:** Vacant
- **Proposed Use:** 40-unit affordable multifamily housing complex, including three apartment buildings, a community building, related infrastructure, landscaping, and parking. Rental will be restricted to qualified renters earning at or below 60% AMI

---

## Zoning Information

- **Zoning District:** CC Community Commercial / R-1 Residential
- **Overlay Zones:** None



## Permitted Uses in CC Community Commercial and R-1 Residential Zone

- **Community Commercial Zone:** Income qualified housing is permitted on the CC Portion of the property under SDC 4.7.405. This proposal will comply with Path A SDC 4.7.405(C) as it will provide rental housing to those earning 60 percent of AMI or less, will be required to be affordable for 30 years and is located in the CC zone.
- **Residential Zone:** Multiple unit housing is not a permitted use in the R-1 district per SDC 3.2.210, however middle housing is permitted in the R-1 zoned portion of the property and income-qualified housing meeting certain affordability restrictions is eligible for a density bonus up to 28 units per net acre subject to standards in SDC 4.7.405(H). The current design provides all of the multi-family buildings in the CC zone.

---

## Development Standards

Development standards for the districts are contained in the Springfield Development Code (SDC), **Section 3.2.200 Residential Districts** and **Section 3.2.300 Commercial Districts** respectively. Where multiple unit housing is proposed, it must comply with the Architectural Design Standards in **SDC 4.7.375** and either the **Multiple Unit Housing (Clear and Objective Standards) in SDC 4.7.380** or the **Multiple Unit Housing (Discretionary Option) in SDC 4.7.385**

**Height Limits:** The CC portion of the property abuts residential zoning which is limited to 47 feet in height. Therefor the building height is limited to 47 feet for the first 50 feet abutting the residential zone.

### Density:

Minimum of 20 units per acre in CC and no maximum.

R-1 28 units maximum per acre.

The project proposes 40 units on 1.1 acres

### CC Setbacks:

Front/Side Yard: minimum of 10 feet

Rear/Interior Yard: 0 feet

The team will confirm if any Special Setbacks apply along Main Street.

### Residential Setbacks:

Front is a minimum of 10 feet from the property line abutting the street used for address purposes or the back of sidewalk, whichever is closer.

Side: 5 feet

### Parking:

There is no minimum parking requirement. The project plans 31 off-street parking spaces.

---

**Summary**

The subject property at 1556 Main Street is split zoned CC Community Commercial and R-1 Residential. Income qualified multi-family housing is permitted on the CC Portion of the property under SDC 4.7.405. The project will meet all density, height and setback standards. The proposed development of a 40-unit affordable housing complex, with accessory community space, infrastructure, and parking, is consistent with the zoning district's permitted uses and development standards which will be confirmed through the design review process.

If selected the development team will schedule a Development Initiation Meeting (DIM) to ensure the project meets all City and Springfield Utility Board requirements.

Pending completion of the required permitting and review processes, the project will be authorized to proceed with construction in compliance with all applicable zoning and development standards.

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Organization Name:	Cornestone Community Housing
Project Name:	Sawyer Station

**Instructions:**

- Provide "Date Completed" and "Status" information for the following project tasks at a minimum.
- If a task does not apply to your project, enter N/A. To add additional tasks, insert additional lines as needed.
- Submit this form in chronological order. Use the sort function to reorder the form by the "Date Completed" column.
- For each new task you enter in this column, also enter the appropriate category in the first column.

Category	Tasks	Date Completed or Expected Completion	Status
Site Control	Option Agreement/Conditional contract	Mar-26	<i>Option agreement contingent on award</i>
Site Control	Closing	Nov-27	<i>Based on summer of 2027 LIFT funding</i>
Feasibility/Due Diligence	Site survey	Apr-26	
Feasibility/Due Diligence	Market study	NA	
Feasibility/Due Diligence	Phase I Environmental Assessment	Jun-27	Based on summer of 2027 LIFT funding
Feasibility/Due Diligence	Phase 2 Environmental Assessment	Jul-27	If needed.
Feasibility/Due Diligence	Capital needs assessment	NA	
Feasibility/Due Diligence	Neighborhood notification	Mar-26	Application notification has already occurred
Feasibility/Due Diligence	Relocation of existing tenants	NA	
Financing	Appraisal	Aug-27	<i>Based on summer of 2027 LIFT funding</i>
Financing	Financial underwriting	Sep-27	
Financing	Application for funding (specify source):	May-26	ORCA Impact Assessment Application LIFT
Financing	Application for funding (specify source):	NA	
Financing	Application for funding (specify source):	NA	
Financing	Construction cost estimate	May-26	
Financing	Lender selection	Aug-26	
Financing	Funding for services	NA	

Financing	Award date for funding source (specify):	Aug-27	LIFT funding through ORCA - Could be earlier but likely scenario
Financing	Award date for funding source (specify):	NA	
Financing	Award date for funding source (specify):	NA	
Design/Permitting	Preliminary drawings completed	May-26	<i>SD drawings for ORCA application</i>
Design/Permitting	Zoning approval	Nov-26	<i>If any zoning issues are needed to be resolved</i>
Design/Permitting	Site plan approval	Sep-27	
Design/Permitting	Building permit application submitted	Apr-27	
Design/Permitting	Building permits issued	Oct-27	
Design/Permitting	Final Plans and Specs Completed	Oct-27	
Construction	Solicit bids	Sep-27	
Construction	Selection of general contractor	Jun-26	
Construction	Begin construction	Dec-27	
Construction	Issued certificate of occupancy	Feb-29	
Occupancy	Selection of management entity	NA	<i>Already selected</i>
Occupancy	Selection of service providers	NA	Already selected
Occupancy	Begin lease-up	Sep-28	
Occupancy	Placed in service - 1st Building	Feb-29	
Occupancy	Placed in service - Last Building	Feb-29	

## Project Summary

<b>Project Name</b>	Sawyer Station	<b>Date</b>	11/5/2025
<b>Project Type</b>	select X for each applicable	<b>Pro Forma Type:</b>	(A) Original Application
	-- Acq/Rehab		
	X New Construction	<b>Project Square Feet</b>	
	-- Rehab		
	-- Preservation		
<b>Number of Units</b>	40		

	total	%
Residential	31,009	95.7%
Common Space	1,397	4.3%
Commercial	0	0.0%
Total Res Sq Ft	32,406	100.0%
Total	32,406	--

figures\* based on: (A) Original Application

\*specified in row 5 "pro forma type":

### Overall Costs

	Total Costs	Cost / Unit	Cost / Res Sq Ft	% of Total Costs
Total	\$15,884,325	\$397,108	\$490.17	-
Acquisition	\$5,001	\$125	\$0.15	0.0%
Construction	\$11,099,786	\$277,495	\$342.52	69.9%
Development	\$4,779,538	\$119,488	\$147.49	30.1%

### Development & Construction Cost / Unit Type

	tot sq ft	tot units	Dev & Const cost/unit
0 bedroom	0	0	-
1 bedroom	12,295	19	\$334,203
2 bedroom	18,714	21	\$453,784
3 bedroom	0	0	-
4 bedroom	0	0	-
5 bedroom	0	0	-

Common Areas:	1,397	\$35
Development & Construction Costs		\$15,879,324
Dev & Const Cost / Res Sq Ft:		\$490

### Construction Costs

	Total Costs	Cost / Unit	Cost / Res Sq Ft
Total Construction Costs minus GC/O/P	\$9,878,817	\$246,970	\$304.85
Total Builder GC/O/P	\$1,220,969	\$30,524	\$37.68
Builder General Conditions	\$754,543	\$18,864	\$23.28
Builder Overhead	\$233,213	\$5,830	\$7.20
Builder Profit	\$233,213	\$5,830	\$7.20
Construction Contingency	\$528,561	\$13,214	\$16.31

### Development Costs

	Total Costs	Cost / Unit	% Construction
Architect's Fee	\$680,000	\$17,000	6%
	Total Costs	% of Development	Cost / Unit
Development Contingency	\$90,000	1.9%	\$2,250

Project Name

Sawyer Station

Date

11/5/2025

	Total	% of Total	Cost / Unit
Developer Fee	\$1,900,000	14%	\$47,500
Consultant Fee	\$0	0%	\$0
Minimum Required non-profit share of Developer Fee (If Applicable)	\$475,000	3%	\$11,875
Total Developer Fee	\$1,900,000	14%	\$47,500
Total Deferred Fee	\$361,578	3%	\$9,039
Total Cash Developer Fee	\$1,538,422	11%	\$38,461

**Operating Income & Expense:**

<b>Income:</b>	Total	Percent of EGI	\$ / Unit
EGI without OAHTC	\$478,094	--	\$11,952
EGI with OAHTC		--	\$0

<b>Expenses:</b>	Total / Unit	Percent of EGI w/o OAHTC	Percent of EGI w OAHTC
Total Op Expenses / Unit	\$7,470	1.6%	0.0%
Less Property Tax / Unit	\$0	0.0%	0.0%
Less resident services / Unit	\$645	0.1%	0.0%
<b>Net Op Exp/Unit</b>	<b>\$6,826</b>	<b>1.4%</b>	<b>0.0%</b>

On Site Mgmt Fee / Unit	\$1,125	0.2%	0.0%
Off Site Mgmt Fee / Unit	\$837	0.2%	0.0%
<b>Total Mgmt Fee / Unit</b>	<b>\$1,962</b>	<b>0.4%</b>	<b>0.0%</b>

Maintenance & Repairs / Unit	\$650	0.1%	0.0%
<b>Replacement Reserve</b>	<b>\$450</b>	<b>0.1%</b>	<b>0.0%</b>

<b>Net Operating Income:</b>	Total	Percent of EGI	\$ / Unit
Net Operating Income without OAHTC	\$179,276	37.5%	\$4,482
Net Operating Income with OAHTC		0.0%	\$0

<b>Debt Coverage Ratio:</b>	Total
Primary DCR without OAHTC	1.23
Primary DCR with OAHTC	-
Total DCR without OAHTC	1.06
Total DCR with OAHTC	-

<b>Cash Flow:</b>	Total	Percent of EGI	\$ / Unit
Primary Cash Flow without OAHTC	\$34,019	7.1%	\$850
Primary Cash Flow with OAHTC	#REF!	0.0%	\$0
Total Cash Flow without OAHTC	\$9,956	2.1%	\$249
Total Cash Flow with OAHTC	#REF!	0.0%	\$0

**SOURCES OF FUNDING**

Project Name: **Sawyer Station**

Date: **11/5/2025**

Funding Source	RESIDENTIAL					COMMERCIAL		
	HOME Match (select)	Initial Application	Carryover	Final Application	Status	Anticipated or Firm Commitment Date	Commercial	Anticipated or Firm Commitment Date
<b>OHCS GRANTS &amp; EQUITY</b>								
LIHTC Equity								
OHCS LIFT	X	\$12,250,000						
<b>Total OHCS Grants &amp; Equity</b>		\$12,250,000	\$0	\$0			\$0	
<b>OHCS LOANS</b>								
Tax Exempt Bonds								
<b>Total OHCS Loans</b>		\$0	\$0	\$0			\$0	
<b>NON-OHCS GRANTS (list)</b>								
<b>Total NON-OHCS Grants</b>		\$0	\$0	\$0			\$0	
<b>NON-OHCS LOANS (list as applicable)</b>								
Eugene/ Springfield HOME		\$1,072,747						
Permanent Loan (write bank name)	X	\$2,200,000						
<b>Total NON-OHCS Loans</b>		\$3,272,747	\$0	\$0			\$0	
<b>APPLICANT CONTRIBUTIONS (list additional as applicable)</b>								
Cash								
Deferred Development Fee	X	\$361,578						
<b>Total Applicant Contribution</b>		\$361,578	\$0	\$0			\$0	
<b>OTHER: (list additional as applicable)</b>								
<b>Total Other Funds</b>		\$0	\$0	\$0			\$0	
<b>TOTAL FUND SOURCES</b>		<b>\$15,884,325</b>	<b>\$0</b>	<b>\$0</b>			<b>\$0</b>	
(original) <b>Surplus or Gap</b>		\$0						

(Note: Total Fund Sources must match "Total Project Cost" from Uses of Funding page.)

**Other OHCS non-equity sources:**

Oregon Affordable Housing Tax Credit (OAHTC)		(loan amount from OAHTC worksheet)
Construction bridge loan		(enter loan amount)
Predevelopment Loan		(loan amount)

**USES OF FUNDS**

**Project Name:** Sawyer Station      Date: 11/5/2025      Pro Forma Type: (A) Original Application

<b>Acq/Rehab</b>	--	<b>Primary Costs Based on:</b>				<b>(A) Original Application</b>				<i>As Selected on Summary Page</i>	
<b>Number of Units:</b>	40	<b>Residential Summary:</b>				<b>Total</b>	<b>Acquisition</b>	<b>Construction</b>	<b>Development</b>		
<b>IRS Set-aside</b>		<b>Total Costs</b>	\$15,884,325	\$5,001	\$11,099,786	\$4,779,538					
<b>Residential Unit Square Footage:</b>	31,009	<b>Cost / Unit</b>	\$397,108	\$125	\$277,495	\$119,488					
<b>Residential Common Areas:</b>	1,397	<b>Cost / Res Sq Ft</b>	\$490	\$0	\$343	\$147					
<b>Commercial/other</b>		<b>% of Total Costs</b>	-	0.0%	69.9%	30.1%					
<b>Total Residential Square Footage:</b>	32,406										
<b>Total Square Footage:</b>	32,406										

COSTS:	Total Costs (comm & res; based on pro forma type selection on summary page)	RESIDENTIAL								<i>These two columns are for LIHTC APPLICANTS ONLY</i>	
		(A) Original Application	Cost per Unit	(B) Carryover Application	% Diff (B/A)	Cost per Unit	(C) Final Application	% Diff (C/B)	Cost per Unit	Funding Source	Total Estimated Eligible Basis

<b>Acquisition Costs</b>												
Purchase Price:												
Land	\$1	\$1	\$0	-100.0%	-		-		-		-	n/a
Improvements	\$0		-	-		-		-		-		
Liens and Other Taxes	\$0		-	-		-		-		-		
Closing/Recording	\$5,000	\$5,000	\$125	-100.0%	-		-		-		-	
Extension Fees	\$0		-	-		-		-		-		
Other (list below):												
	\$0		-	-		-		-		-		
	\$0		-	-		-		-		-		
	\$0		-	-		-		-		-		
<b>Acquisition Costs Subtotal:</b>	<b>\$5,001</b>	<b>\$5,001</b>	\$125	<b>\$0</b>	<b>-100.0%</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>-</b>	<b>--</b>	<b>\$0</b>	<b>\$0</b>

<b>Construction Costs</b>												
Off-site Work	\$0		-	-		-		-		-		
On-site Work	\$1,252,409	\$1,252,409	\$31,310	-100.0%	-		-		-		-	
Hazardous Materials Abatement	\$0		-	-		-		-		-		
Demolition	\$0		-	-		-		-		-		
Residential Building	\$6,865,827	\$6,865,827	\$171,646	-100.0%	-		-		-		-	
Commercial Space/Building	\$0		-	-		-		-		-	n/a	
Common Use Facilities	\$310,704	\$310,704	\$7,768	-100.0%	-		-		-		-	
FF&E (Common Area Furnishings)	\$0		-	-		-		-		-		
Internet Wiring & Equipment	\$23,095	\$23,095	\$577	-100.0%	-		-		-		-	
Landscaping	\$176,367	\$176,367	\$4,409	-100.0%	-		-		-		-	
Elevator	\$0		-	-		-		-		-		
Laundry Facilities	\$0		-	-		-		-		-		
Storage/Garages	\$0		-	-		-		-		-		
General Liability Insurance	\$93,285	\$93,285	\$2,332	-100.0%	-		-		-		-	
Performance Bond	\$68,116	\$68,116	\$1,703	-100.0%	-		-		-		-	
3rd Party Const. Management	\$0		-	-		-		-		-		
Contingency	\$528,561	\$528,561	\$13,214	-100.0%	-		-		-		-	
General Conditions	\$754,543	\$754,543	\$18,864	-100.0%	-		-		-		-	
Contractor Overhead	\$233,213	\$233,213	\$5,830	-100.0%	-		-		-		-	
Contractor Profit	\$233,213	\$233,213	\$5,830	-100.0%	-		-		-		-	
Other (list below):												
Escalation Contingency	\$503,392	\$503,392	\$12,585	-100.0%	-		-		-		-	
CAT Tax	\$57,061	\$57,061	\$1,427	-100.0%	-		-		-		-	

**USES OF FUNDS**

<b>Project Name:</b>	<b>Sawyer Station</b>				Date:	11/5/2025	Pro Forma Type:	<b>(A) Original Application</b>				
	\$0		-		-	-		-				
<b>Construction Costs Subtotal:</b>	<b>\$11,099,786</b>	<b>\$11,099,786</b>	\$277,495	<b>\$0</b>	-100.0%	-	<b>\$0</b>	-	-	--	<b>\$0</b>	<b>\$0</b>

**USES OF FUNDS**

**Project Name:** Sawyer Station      **Date:** 11/5/2025      **Pro Forma Type:** (A) Original Application

<b>Development Costs</b>												
Land Use Approvals	\$10,000	\$10,000	\$250	-100.0%	-	-	-	-	-	-	-	-
Building Permits/Fees	\$234,000	\$234,000	\$5,850	-100.0%	-	-	-	-	-	-	-	-
System Development Charges	\$680,000	\$680,000	\$17,000	-100.0%	-	-	-	-	-	-	-	-
Market Study	\$0		-	-	-	-	-	-	-	-	-	-
Environmental Report	\$4,500	\$4,500	\$113	-100.0%	-	-	-	-	-	-	-	-
Lead Based Paint Report	\$0		-	-	-	-	-	-	-	-	-	-
Asbestos Report	\$3,000	\$3,000	\$75	-100.0%	-	-	-	-	-	-	-	-
Soils Report (Geotechnical)	\$6,500	\$6,500	\$163	-100.0%	-	-	-	-	-	-	-	-
Survey	\$7,000	\$7,000	\$175	-100.0%	-	-	-	-	-	-	-	-
Capital Needs Assessment	\$0		-	-	-	-	-	-	-	-	-	-
Marketing/Advertising	\$3,000	\$3,000	\$75	-100.0%	-	-	-	-	-	-	n/a	-
Insurance	\$26,750	\$26,750	\$669	-100.0%	-	-	-	-	-	-	-	-
OHCS Fees	\$183,750	\$183,750	\$4,594	-100.0%	-	-	-	-	-	-	-	-
OHCS Const. Inspection	\$17,000	\$17,000	\$425	-100.0%	-	-	-	-	-	-	-	-
OHCS Constr. Analyst	\$0		-	-	-	-	-	-	-	-	-	-
Other (list below):												
HOME Project Delivery	\$40,000	\$40,000	\$1,000	-100.0%	-	-	-	-	-	-	-	-
Title Insurance	\$15,000	\$15,000	\$375	-100.0%	-	-	-	-	-	-	-	-
	\$0		-	-	-	-	-	-	-	-	-	-

<b>General Fees</b>												
Architectural	\$680,000	\$680,000	\$17,000	-100.0%	-	-	-	-	-	-	-	-
SPD Architectural Review Fee	\$0		-	-	-	-	-	-	-	-	-	-
Engineering	\$80,000	\$80,000	\$2,000	-100.0%	-	-	-	-	-	-	-	-
Legal/Accounting	\$70,000	\$70,000	\$1,750	-100.0%	-	-	-	-	-	-	-	-
Cost Certification	\$25,000	\$25,000	\$625	-100.0%	-	-	-	-	-	-	-	-
Appraisals	\$95,000	\$95,000	\$2,375	-100.0%	-	-	-	-	-	-	-	-
Special Inspections/Testing	\$13,000	\$13,000	\$325	-100.0%	-	-	-	-	-	-	-	-
Developer Fee	\$1,900,000	\$1,900,000	\$47,500	-100.0%	-	-	-	-	-	-	-	-
Consultant Fee	\$0		-	-	-	-	-	-	-	-	-	-
Rate Lock Fee	\$0		-	-	-	-	-	-	-	-	-	-
Other (list below):												
	\$0		-	-	-	-	-	-	-	-	-	-
	\$0		-	-	-	-	-	-	-	-	-	-
	\$0		-	-	-	-	-	-	-	-	-	-

<b>Construction Loan Costs/Fees</b>												
Lender Inspection Fees	\$28,000	\$28,000	\$700	-100.0%	-	-	-	-	-	-	-	-
Lender Title Insurance	\$9,000	\$9,000	\$225	-100.0%	-	-	-	-	-	-	-	-
Lender Legal Fees	\$35,000	\$35,000	\$875	-100.0%	-	-	-	-	-	-	-	-
Loan Fees	\$15,000	\$15,000	\$375	-100.0%	-	-	-	-	-	-	-	-
Bondj Counsel Fee	\$25,000	\$25,000	\$625	-100.0%	-	-	-	-	-	-	-	-
Other Bond Fees	\$0		-	-	-	-	-	-	-	-	-	-
Insurance	\$0		-	-	-	-	-	-	-	-	-	-

**USES OF FUNDS**

**Project Name:** Sawyer Station      Date: 11/5/2025      Pro Forma Type: (A) Original Application

**Bridge Loan Fees**

Bridge Loan Legal	\$0		-		-	-		-	-			
Bridge Loan Trustee	\$0		-		-	-		-	-			
Bridge Loan Underwriting	\$0		-		-	-		-	-			

**Permanent Loan Fees**

Perm. Loan Fee	\$22,000	\$22,000	\$550		-100.0%	-		-	-			n/a
Perm. Loan Closing Fees	\$10,000	\$10,000	\$250		-100.0%	-		-	-			n/a

**Tax Credit Fees**

Tax Credit Fee	\$0		-		-	-		-	-			
Tax Credit Syndication Fee	\$0		-		-	-		-	-			n/a
Tax Credit Cost Certification	\$0		-		-	-		-	-			
Tax Credit Legal/Advisor Fee	\$0		-		-	-		-	-			n/a

**Bond Issuance Fees**

Cost of Bond Issuance	\$0		-		-	-		-	-			n/a
Negative Arbitrage (1.50%)	\$0		-		-	-		-	-			n/a
Bond Cost Certification	\$0		-		-	-		-	-			n/a
Other (list below):												
	\$0		-		-	-		-	-			n/a

**Interest**

Construction Period	\$100,000	\$100,000	\$2,500		-100.0%	-		-	-			
Construction Bridge Loan	\$70,000	\$70,000	\$1,750		-100.0%	-		-	-			n/a
Other (list below):												
	\$0		-		-	-		-	-			
	\$0		-		-	-		-	-			

**Development Contingency**

Development Contingency	\$90,000	\$90,000	\$2,250		-100.0%	-		-	-			
Contingency Escrow Account (3%)	\$0		-		-	-		-	-			n/a

**Lease Up / Tenant Relocation**

Lease Up	\$60,000	\$60,000	\$1,500		-100.0%	-		-	-			n/a
Tenant Relocation	\$0		-		-	-		-	-			

**Reserves/Cash Accounts**

Operating Reserve	\$222,038	\$222,038	\$5,551		-100.0%	-		-	-			n/a
Deposit to Replacement Reserves	\$0		-		-	-		-	-			n/a
Other (list below):												
	\$0		-		-	-		-	-			
	\$0		-		-	-		-	-			
	\$0		-		-	-		-	-			
	\$0		-		-	-		-	-			

<b>Development Costs Subtotal:</b>	<b>\$4,779,538</b>	<b>\$4,779,538</b>	\$119,488	<b>\$0</b>	-100.0%	-	<b>\$0</b>	-	-	<b>--</b>	<b>\$0</b>	<b>\$0</b>
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<b>TOTAL PROJECT COST</b>	<b>\$15,884,325</b>	<b>\$15,884,325</b>	\$397,108	<b>\$0</b>	-100.0%	-	<b>\$0</b>	-	-	<b>--</b>	<b>\$0</b>	<b>\$0</b>
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<b>Surplus or Gap (original)</b>	<b>\$0</b>
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**USES OF FUNDS**

**Project Name:** Sawyer Station      Date: 11/5/2025      Pro Forma Type: (A) Original Application

Surplus or Gap (carry over)	
Surplus or Gap (final)	

Total of the amount to be expended by Carryover Date	\$0
(divided by) Total Residential Project Costs	\$15,884,325
(equals) the Percent of estimated cost expended by Carryover Date	0%

**USES OF FUNDS**

**Project Name:** Sawyer Station      Date: 11/5/2025      Pro Forma Type: (A) Original Application

	(A) Original Application	(C) Final Application	
Developer Fee Percent	13.8%	-	OHCS policy; Total developer fee must be no more than 14% of total Project costs net of developer fee, reserves and cash accounts for projects w
Project Development Percentage	30.1%	-	OHCS policy; Development costs can be no more than 30% of total project costs.
Development Contingency	1.9%	-	Preference is to be no more than a maximum of 5%
Construction Contingency	5.0%	-	OHCS policy; Construction contingency can be no more than 5% for NC, 10% for Rehab.
Contractor Profit, Overhead & GC	12.4%	-	OHCS policy maximum, Contractor Profit (8%), Overhead (2%) and General Conditions (6%). Combined can be no more than 14% of construction
Construction less Contractor P&O&GC	\$9,878,817	\$0	

\$13,762,287.3	\$0.0	Project costs net of developer fee, reserves and cash accounts
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**HOUSING OPERATING BUDGET - EXPENSES**

**Project Name:** Sawyer Station **Date:** 11/5/2025  
**Pro Forma Type:** (A) Original Application

**Expense Inflation Rate:** 3.00% if you change this expense inflation rate from it's default (3%) you must support it in your narrative

Enter annual expense for ALL units below

<b>Annual Operating Expenses</b>	<b>Annual per Unit</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>30</b>
<b>Insurance</b>	\$875	\$35,000	\$36,050	\$37,132	\$38,245	\$39,393	\$45,667	\$52,941	\$61,373	\$82,480
<b>Utilities:(common areas)</b>										
Gas/Oil	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Electric	\$175	\$ 7,000	\$7,210	\$7,426	\$7,649	\$7,879	\$9,133	\$10,588	\$12,275	\$16,496
Water & Sewer	\$1,315	\$ 52,600	\$54,178	\$55,803	\$57,477	\$59,202	\$68,631	\$79,562	\$92,234	\$123,955
Garbage Removal	\$288	\$ 11,500	\$11,845	\$12,200	\$12,566	\$12,943	\$15,005	\$17,395	\$20,165	\$27,101
Cable TV	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Repairs &amp; Maintenance</b>	\$650	\$ 26,000	\$26,780	\$27,583	\$28,411	\$29,263	\$33,924	\$39,327	\$45,591	\$61,271
<b>Landscape Maintenance</b>	\$300	\$ 12,000	\$12,360	\$12,731	\$13,113	\$13,506	\$15,657	\$18,151	\$21,042	\$28,279
<b>Replacement Reserve</b>	\$450	\$ 18,000	\$18,540	\$19,096	\$19,669	\$20,259	\$23,486	\$27,227	\$31,563	\$42,418
<b>Property Management:</b>										
On-site	\$1,125	\$45,000	\$46,350	\$47,741	\$49,173	\$50,648	\$58,715	\$68,067	\$78,908	\$106,045
Contracted (Off-Site)	\$837	\$33,467	\$34,471	\$35,505	\$36,570	\$37,667	\$43,666	\$50,621	\$58,684	\$78,866
<b>Professional Services:</b>										
Resident Services	\$645	\$25,792	\$26,566	\$27,363	\$28,184	\$29,029	\$33,653	\$39,013	\$45,226	\$60,781
Case Management	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Legal	\$125	\$5,000	\$5,150	\$5,305	\$5,464	\$5,628	\$6,524	\$7,563	\$8,768	\$11,783
Accounting	\$188	\$7,500	\$7,725	\$7,957	\$8,195	\$8,441	\$9,786	\$11,344	\$13,151	\$17,674
Compliance Monitoring Fees	\$32	\$1,260	\$1,298	\$1,337	\$1,377	\$1,418	\$1,644	\$1,906	\$2,209	\$2,969
<b>Office &amp; Administration</b>	\$200	\$8,000	\$8,240	\$8,487	\$8,742	\$9,004	\$10,438	\$12,101	\$14,028	\$18,853
<b>Advertising/Marketing &amp; Promotion</b>	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Unit Turnover</b>	\$238	\$9,500	\$9,785	\$10,079	\$10,381	\$10,692	\$12,395	\$14,370	\$16,658	\$22,387
<b>Taxes(non-real estate)</b>	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Real Estate Taxes</b>	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Payroll Taxes</b>	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Internet Connection Fee</b>	\$30	\$1,200	\$1,236	\$1,273	\$1,311	\$1,351	\$1,566	\$1,815	\$2,104	\$2,828
<b>Other: (list below)</b>										
	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Annual Operating Expenses:</b>	<b>\$7,470</b>	<b>\$298,819</b>	<b>\$307,783</b>	<b>\$317,017</b>	<b>\$326,527</b>	<b>\$336,323</b>	<b>\$389,891</b>	<b>\$451,990</b>	<b>\$523,980</b>	<b>\$704,186</b>

**HOUSING OPERATING BUDGET - EXPENSES**

**Project Name:** Sawyer Station **Date:** 11/5/2025  
**Pro Forma Type:** (A) Original Application

**Expense Inflation Rate:** 3.00% if you change this expense inflation rate from it's default (3%) you must support it in your narrative

Enter annual expense for ALL units below

<u>Annual Operating Expenses</u>	<u>Annual per Unit</u>	1	2	3	4	5	10	15	20	30
<u>Less Debt Service:</u>										

<u>Permanent loan (no OAHTC)</u>												
Rate	Amortization (Years)	Loan Amount										
6.00%	40	\$2,200,000	\$3,631	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256

<u>Other Loans / Deferred Fee</u>												
Rate	Amortization (Years)	Loan Amount										
3.00%	20	\$361,578	\$602	\$24,064	\$24,064	\$24,064	\$24,064	\$24,064	\$24,064	\$24,064	\$24,064	\$0

**HOUSING OPERATING BUDGET - EXPENSES**

**Project Name:** Sawyer Station **Date:** 11/5/2025  
**Pro Forma Type:** (A) Original Application

**Expense Inflation Rate:** 3.00% if you change this expense inflation rate from it's default (3%) you must support it in your narrative

Enter annual expense for ALL units below

<b>Annual Operating Expenses</b>	<b>Annual per Unit</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>30</b>
<b>WITHOUT OAHTC</b>	<b>Annual per Unit</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>30</b>
<i>Effective Gross Income:</i>	\$11,952	\$478,094	\$487,656	\$497,409	\$507,358	\$517,505	\$571,367	\$630,835	\$696,493	\$849,021
<i>Total Annual Operating Expenses:</i>	\$7,470	\$298,819	\$307,783	\$317,017	\$326,527	\$336,323	\$389,891	\$451,990	\$523,980	\$704,186
<i>Net Operating Income:</i>	\$4,482	\$179,276	\$179,873	\$180,393	\$180,830	\$181,182	\$181,477	\$178,845	\$172,513	\$144,836
<i>Primary Debt Service</i>	\$3,631	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256	\$145,256
<i>Total Debt Service</i>	\$4,233	\$169,320	\$169,320	\$169,320	\$169,320	\$169,320	\$169,320	\$169,320	\$169,320	\$145,256
<b>Cash Flow Per Year Primary:</b>	<b>\$850</b>	<b>\$34,019</b>	<b>\$34,617</b>	<b>\$35,136</b>	<b>\$35,574</b>	<b>\$35,925</b>	<b>\$36,220</b>	<b>\$33,589</b>	<b>\$27,257</b>	<b>(\$421)</b>
<b>Cash Flow Per Year Total:</b>	<b>\$249</b>	<b>\$9,956</b>	<b>\$10,553</b>	<b>\$11,073</b>	<b>\$11,510</b>	<b>\$11,862</b>	<b>\$12,157</b>	<b>\$9,525</b>	<b>\$3,193</b>	<b>(\$421)</b>
<i>Primary Debt Coverage Ratio</i>	1.23	1.23	1.24	1.24	1.24	1.25	1.25	1.23	1.19	1.00
<i>Total Debt Coverage Ratio</i>	1.06	1.06	1.06	1.07	1.07	1.07	1.07	1.06	1.02	1.00

**Utility Allowance**

**Project Name:** Sawyer Station **Date:** 11/5/2025

**Pro Forma Type:** (A) Original Application

Utilities	Specify Type of Utility (Gas, elec., Oil, etc.)	choose from drop down menu Owner or Tenant Paid	fill in the dollar amounts in cells below					
			0 BDRM	1 BDRM	2 BDRM	3 BDRM	4 BDRM	5 BDRM
Heating	Electric	Tenant Paid		\$30	\$32			
Lighting	Electric	Tenant Paid		\$12	\$16			
Air Conditioning	Electric	Tenant Paid		\$1	\$1			
Cooking	Electric	Tenant Paid		\$3	\$5			
Hot Water	Electric	Tenant Paid		\$8	\$10			
Water								
Sewer								
Trash Removal								
Total Utility Allowance			\$0	\$54	\$64	\$0	\$0	\$0

**Source of Utility Allowance Calculation: (Write organization below & attach a copy)**

Local Housing Authority	
Utility Company	
Other	HUD Worksheet

**If allowances are calculated by other methods, attach the appropriate schedule and include unit rents, number of bedrooms, and allowances**



### Allowances for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

Locality		Green Discount	Unit Type					Date
OR006 - Lane		None	Larger Apartment Building (5+ units)					10/31/2025
Utility/Service		Monthly Dollar Allowances						
Utility/Service	Utility/Service	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric Resistance	\$9	\$11	\$15	\$18	\$22	\$26	
	Electric Heat Pump	\$29	\$30	\$32	\$33	\$35	\$36	
	Fuel Oil	n/a	n/a	n/a	n/a	n/a	n/a	
Cooking	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric	\$3	\$3	\$5	\$6	\$7	\$9	
	Other	n/a	n/a	n/a	n/a	n/a	n/a	
Other Electric		\$10	\$12	\$16	\$21	\$26	\$30	
Air Conditioning		\$1	\$1	\$1	\$1	\$2	\$2	
Water Heating	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric	\$7	\$8	\$10	\$12	\$14	\$16	
	Fuel Oil	n/a	n/a	n/a	n/a	n/a	n/a	
Water		n/a	n/a	n/a	n/a	n/a	n/a	
Sewer		n/a	n/a	n/a	n/a	n/a	n/a	
Trash Collection		n/a	n/a	n/a	n/a	n/a	n/a	
Range/Microwave		n/a	n/a	n/a	n/a	n/a	n/a	
Refrigerator		n/a	n/a	n/a	n/a	n/a	n/a	
Other - specify		n/a	n/a	n/a	n/a	n/a	n/a	
<b>Projected Family Allowances</b> (To be used to compute specific family allowances)		Utility/Service		Utility/Service		Cost/Month		
		Space Heating		Electric Heat Pump		\$30		
Family Name		Cooking		Electric		\$3		
		Other Electric		Electric		\$12		
		Air Conditioning		Electric		\$1		
Unit Address		Water Heating		Electric		\$8		
		Water		Not applicable		\$0		
		Sewer		Not applicable		\$0		
		Trash Collection		Not applicable		\$0		
Number of Bedrooms		Range/Microwave		Not applicable		\$0		
1		Refrigerator		Not applicable		\$0		
		Other		Not applicable		\$0		
		<b>Total</b>				<b>\$53</b>		



Office of Policy Development and Research (PD&R)  
U.S. Department of Housing and Urban Development



**Allowances for Tenant-Furnished Utilities and Other Services**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

Locality		Green Discount	Unit Type					Date
OR006 - Lane		None	Larger Apartment Building (5+ units)					10/31/2025
Utility/Service		Monthly Dollar Allowances						
Utility/Service	Utility/Service	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Space Heating	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric Resistance	\$9	\$11	\$15	\$18	\$22	\$26	
	Electric Heat Pump	\$29	\$30	\$32	\$33	\$35	\$36	
	Fuel Oil	n/a	n/a	n/a	n/a	n/a	n/a	
Cooking	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric	\$3	\$3	\$5	\$6	\$7	\$9	
	Other	n/a	n/a	n/a	n/a	n/a	n/a	
Other Electric		\$10	\$12	\$16	\$21	\$26	\$30	
Air Conditioning		\$1	\$1	\$1	\$1	\$2	\$2	
Water Heating	Natural Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Bottle Gas	n/a	n/a	n/a	n/a	n/a	n/a	
	Electric	\$7	\$8	\$10	\$12	\$14	\$16	
	Fuel Oil	n/a	n/a	n/a	n/a	n/a	n/a	
Water		n/a	n/a	n/a	n/a	n/a	n/a	
Sewer		n/a	n/a	n/a	n/a	n/a	n/a	
Trash Collection		n/a	n/a	n/a	n/a	n/a	n/a	
Range/Microwave		n/a	n/a	n/a	n/a	n/a	n/a	
Refrigerator		n/a	n/a	n/a	n/a	n/a	n/a	
Other - specify		n/a	n/a	n/a	n/a	n/a	n/a	
<b>Projected Family Allowances</b> (To be used to compute specific family allowances)		Utility/Service	Utility/Service		Cost/Month			
		Space Heating	Electric Heat Pump		\$32			
Family Name		Cooking	Electric		\$5			
		Other Electric	Electric		\$16			
		Air Conditioning	Electric		\$1			
Unit Address		Water Heating	Electric		\$10			
		Water	Not applicable		\$0			
		Sewer	Not applicable		\$0			
		Trash Collection	Not applicable		\$0			
Number of Bedrooms		Range/Microwave	Not applicable		\$0			
2		Refrigerator	Not applicable		\$0			
		Other	Not applicable		\$0			
		<b>Total</b>			<b>\$64</b>			



## **MEMORANDUM OF UNDERSTANDING**

**Between**

**Cornerstone Community Housing**

**and**

**Ochs Consulting and Housing Services, LLC**

**Re: Development Consulting Services for Sawyer Station – Springfield, Oregon**

**Date:**

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### **I. Purpose**

This Memorandum of Understanding (“MOU”) sets forth the mutual understanding between Cornerstone Community Housing (“CCH”) and Ochs Consulting and Housing Services, LLC (“OCHS”) regarding OCHS’s role as Development Consultant for the proposed Sawyer Station affordable housing development in Springfield, Oregon.

The purpose of this MOU is to confirm the intent of the parties to collaborate on the successful planning, financing, and implementation of Sawyer Station and to outline the preliminary scope of responsibilities pending execution of a formal Development Services Agreement.

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### **II. Roles and Responsibilities**

A. Ochs Consulting and Housing Services (OCHS):

OCHS will provide comprehensive development consulting services including, but not limited to:

- Leading coordination of project planning, funding strategy, and financial modeling;
- Preparing and submitting funding applications, including to City of Eugene, and OHCS through the ORCA process;
- Supporting project design, budgeting, and contractor coordination;
- Managing due diligence, schedules, and readiness requirements for funding and closing;  
and
- Advising CCH through financial closing and commencement of construction.

**B. Cornerstone Community Housing (CCH):**

CCH, as the project sponsor and owner, will:

- Serve as the primary applicant and recipient of project funding;
  - Provide organizational oversight and decision-making authority;
  - Coordinate with OCHS and other project partners, consultants, and public agencies; and
  - Execute all necessary agreements, applications, and legal documents related to the development.
- 

**III. Term and Next Steps**

This MOU will remain in effect through the completion of the project's predevelopment and funding application phases or until superseded by a formal Development Services Agreement. Upon award of project funding, CCH and OCHS agree to negotiate and execute a formal contract outlining the detailed scope of work, compensation, and terms governing the continued provision of development consulting services.

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**IV. General Provisions**

1. This MOU is a non-binding expression of intent between the parties and does not create legal or financial obligations, except for the commitment to work cooperatively and in good faith.
  2. Each party will bear its own costs incurred in connection with the preparation and performance of activities described herein.
  3. Any future binding agreement will be subject to approval by both parties' authorized representatives.
-

**V. Signatures**

**Cornerstone Community Housing**

By: 

Name: Darcy Phillips

Title: Executive Director

Date: 11/03/2025

**Ochs Consulting and Housing Services, LLC**

By: 

Name: Steven Ochs

Title: Principal

Date: 11/03/2025






# MOU Sawyer Station CCH and OCHS

Final Audit Report

2025-11-03

Created:	2025-11-03
By:	Steven Ochs (Ochs_Consulting@outlook.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAhdhV7vOVuc0mKbnlOrLJgtKKI6Q9rOBu

## "MOU Sawyer Station CCH and OCHS" History

-  Document created by Steven Ochs (Ochs\_Consulting@outlook.com)  
2025-11-03 - 7:35:00 PM GMT
-  Document emailed to Darcy Phillips (dphillips@cornerstonecommunityhousing.org) for signature  
2025-11-03 - 7:35:05 PM GMT
-  Email viewed by Darcy Phillips (dphillips@cornerstonecommunityhousing.org)  
2025-11-03 - 8:15:47 PM GMT
-  Document e-signed by Darcy Phillips (dphillips@cornerstonecommunityhousing.org)  
Signature Date: 2025-11-03 - 8:16:03 PM GMT - Time Source: server
-  Agreement completed.  
2025-11-03 - 8:16:03 PM GMT

**Board Resolution ED10.20.25: HOME Application**

Date: October 20, 2025

To: Eugene-Springfield HOME Consortium

From: Board of Directors of Metropolitan Affordable Housing Corporation dba Cornerstone Community Housing

Re Authorization to submit RFP for land and HOME funds for construction of affordable housing on property located at 1566 Main Street, Springfield, OR 97477 and enter into a HOME Loan agreement if funds are awarded.

---

**Board Resolution:**

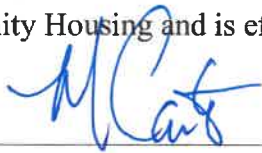
The Board of Directors of Metropolitan Affordable Housing Corporation dba Cornerstone Community Housing authorizes the Executive Director, Darcy Phillips, to apply to the Eugene-Springfield HOME Consortium 2025 HOME/Affordable Housing Request for Proposal. This RFP would award the land and HOME funds as part of the funding sources needed to construct an affordable rental housing development on property located at 1566 Main Street in Springfield and to enter into a HOME Loan Agreement if funds are awarded.

The loan is forgivable upon successful completion of a 20-year HOME compliance period and payments are deferred throughout the loan term.

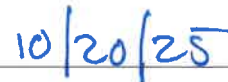
**SECRETARY CERTIFICATE**

The undersigned certifies that the foregoing is a full, true and correct copy of a resolution.

Julie Weismann made the motion to approve the resolution and Holly Bick seconded the motion. This resolution was duly passed and adopted by the Board of Directors of Cornerstone Community Housing and is effective 10/20/2025.



Board Secretary



Date

## **Memorandum of Understanding Main Street Affordable Housing Development**

This memorandum of understanding documents the relationship between Cornerstone Community Housing (Service Provider) and Cornerstone Community Housing (Owner) and our intention to partner in supporting services to residents at the to-be-developed, 40-unit affordable housing site, located at 1566 Main Street in Springfield, Oregon.

### **Owner and Service Provider Mission**

Cornerstone Community Housing is committed to building quality, affordable housing for people living on limited incomes while offering services that promote opportunities for personal growth and economic independence. We envision a legacy of service, resilience, and positive transformation for generations to come.

Cornerstone Community Housing is an experienced affordable housing developer and resident services provider. We work with owners and State housing agencies to design and write State approved resident services plans and provide our award-winning Healthy Homes program in twelve counties across Oregon. We are trained to work with a range of funding and affordable housing types that include Section 8, project based, affordable and Low-Income Housing Tax credit programs.

We believe deeply in empowering families to experience their best lives. Building on the foundation of housing, we're linking residents to resources for self-improvement.

We operate within our 5 foundational pillars which include: Youth Development, Food & Nutrition, Community Building, Financial Stability, and Health & Wellness. With these pillars at the core of our programs we unlock possibilities for a brighter future in the communities we serve. Our Resident Services Coordinators are trained and compassionate professionals ready to help residents thrive!

### **Purpose of the Partnership**

This partnership with Cornerstone Community Housing aims to ensure that both prospective and current residents are actively engaged in order to be made aware of this affordable housing opportunity and to ensure the long-term livability and stability of their housing.

### **Agreement**

Under this agreement, both parties will engage in cooperative efforts to provide quality affordable housing, culturally responsive and trauma informed services. This MOU will be deemed effective upon signature by both parties. Either party may terminate this MOU without cause upon thirty (30) days prior written notice to the other party.

### **Ownership Responsibilities**

- Owner will provide rental qualifying information to Cornerstone Community Housing to support outreach and communication for potential residents.



- Owner will provide an appropriate construction timeline.
- Owner will provide physical space for programming and service delivery at no cost to the service provider.
- Owner will incorporate feedback from the Cornerstone Community Housing and feedback from community engagement activities, into the final design of the building and community spaces that will be used for resident service activities.

#### **Service Provider Responsibilities**

- Cornerstone Community Housing will provide resident referrals to the Developer and their selected third-party management company, to ensure families in the community are aware of and have access to affordable housing opportunities.
- Cornerstone Community Housing will connect families with available resources and services, including but not limited to WIC assistance, medical benefits, employment & career support, clothing & school supplies, diaper assistance, food resources, access to legal aid, and transportation.
- Cornerstone Community Housing will hold focus groups of potential program residents to secure feedback on the site plan and amenities.
- Cornerstone Community Housing will conduct outreach and referral support during construction phase to ensure awareness of this housing opportunity to the community. Special focus will be given to ensuring that traditionally underserved communities have enhanced access to project information and leasing opportunities.
- Cornerstone Community Housing will assist in the lease up phase and will promote this site to prospective residents and direct them to property management (via phone, website, walk-in etc.) to be placed on the appropriate waitlist.
- Cornerstone Community Housing will work collaboratively with community outreach and engagement teams to coordinate resident preparedness for leasing through the site's property management company.
- Cornerstone Community Housing will maintain active engagement with building owners and property management during operations in order to help maintain residency of tenants.
- Cornerstone Community Housing will create and provide a comprehensive residential services plan.

#### **Joint Responsibilities**

The Owner and Service Provider will communicate routinely (frequency and method to be determined) to keep each other informed as needed to best support the housing stability of residents.

#### **Compensation**

Compensation shall be paid monthly to Cornerstone Community Housing. Both parties agree that Cornerstone will provide a minimum of 8 hours per week of on-site services, specifically tailored to the needs and priorities of the property. An annual escalation of 3% shall apply to the compensation amount. The scope and schedule of on-site services shall be mutually determined by the parties at a later date.

#### **Liabilities**

Each party shall be responsible for liability within and against their respective programs.



PO Box 11923 Eugene, OR 97440  
Office: 541-683-1751 Fax: 541-349-0066  
[www.cornerstonecommunityhousing.org](http://www.cornerstonecommunityhousing.org)

**Signatures**

**CORNERSTONE COMMUNITY HOUSING**

By:   
Name: Darcy Phillips  
Title: Executive Director  
Date: 10/30/2025

**CORNERSTONE COMMUNITY HOUSING**

By:   
Name: Darcy Phillips  
Title: Executive Director  
Date: 10/30/2025