

**REQUEST FOR PROPOSALS
HOME OWNERSHIP PROGRAMS AND SERVICES
FOR RESIDENTS OF PORTLAND, OREGON**

Proposals Due: Friday, August 13, 2010

OVERVIEW: The Portland Housing Bureau (PHB) provides funding to support low-income households in accessing and maintaining stable homeownership, with a focus on increasing the number of minority homeowners and targeting resources to historically underserved communities.

PHB will make up to \$1,685,000 million in federal and local funding available to organizations and individuals which submit successful proposals to deliver home buyer education and counseling, down payment assistance, and/or foreclosure prevention services. All services and projects must benefit qualified households and all properties must be located within the City of Portland.

INFORMATION SESSION: a NON-MANDATORY information session or Bidders' Conference for this solicitation will be held on **Friday, July 23, 2010 in the PHB Steel Conference Room on the 5th floor at 421 SW 6th Ave, Portland, Oregon, from 1:30 to 3:00 PM.**

EVALUATION CRITERIA:

Project Proposal	30 points
Project Targeted Marketing Plan	30 points
Applicant Qualifications & Capabilities	30 points
Project Budget	10 points
Maximum Score	100 points

SOLICITATION COORDINATOR:

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<http://www.portlandonline.com/phb/index.cfm?c=26428>



Participation of certified Minority, Women, and Emerging Small Businesses are encouraged.

SCHEDULE

Request for Proposals Issued	Friday, July 16, 2010
Non-Mandatory Information Session	Friday, July 23, 2010 1:30 to 3:00 p.m. PHB Steel Conference Room 421 SW 6th Ave, Suite 500
Proposals Due:	Friday, August 13, 2010 at 3:00 p.m.
Anticipated Date Evaluation Panel Meets:	Tuesday, August 24, 2010
Anticipated Notice of Awards:	Friday, August 27, 2010
Anticipated Date of Contract Execution:	September, 2010
Date by which all funds must be spent:	June 30, 2011

All proposals must be received by the date and time deadline to be considered. PHB reserves the right to change any dates to serve the goals of the RFP.

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I. SUMMARY

The Portland Housing Bureau (PHB) has issued this Request for Proposals (RFP) to non-profit entities, for-profit entities or individuals to deliver culturally appropriate home buyer assistance and homeowner retention services and programs.

City and/or PHB goals:

- Assist households in accessing and maintaining stable homeownership, especially those with household incomes at or below 80% of the Median Family Income (MFI,) and those with children
- Fund programs that increase the number of minority homeowners by supporting culturally specific organizations with a demonstrated track record of getting low-income households into homeownership
- Target resources to historically underserved communities
- Encourage collaboration between housing organizations

All proposals must address how they propose to meet the goals listed above.

Eligible Activities:

1. Down Payment Assistance Loans (DPAL) to purchase homes in the Interstate and Lents Urban Renewal Areas (URA). PHB will reserve up to a maximum of \$250,000 in DPAL funds per sub-recipient for clients who participate in the sub-recipients' homebuyer education and counseling programs and provide limited program delivery assistance for the sub-recipients that prepare the homebuyers.
2. Down payment and closing costs to purchase homes anywhere within the City of Portland. This assistance will be administered directly by the successful proposers and may be structured as forgivable loans.
3. Homebuyer education and counseling that meets national standards and other services, including financial fitness and Individual Development Account (IDA) programs.
4. Foreclosure prevention counseling certified by HUD (U.S. Department of Housing and Urban Development) and other services that help homeowners retain their homes and avoid foreclosure and meet national standards and all applicable requirements

For all of the eligible activities, PHB will give funding priority to applicants that;

- respond to the goals of the RFP;
- have a history of cultural responsiveness and a track record of helping address inequities in housing opportunities; and
- demonstrate the ability to assist these communities in overcoming the barriers to homeownership and/or retaining their homes in the face of foreclosure.

Funds Available:

Program Area	Interstate URA	Lents URA	CDBG* (Citywide)	HIF** (Citywide)	TOTAL
1. Down Payment Assistance Loan Reservations	\$500,000	\$500,000			\$1,000,000
2. Down Payment and Closing Costs Assistance			\$140,000		\$140,000
3. Counseling and Education			\$65,000	\$380,000	\$445,000
4. Foreclosure Prevention				\$100,000	\$100,000
Total	\$500,000	\$500,000	\$205,000	\$480,000	\$1,685,000

Interstate URA Map: <http://www.pdc.us/pdf/maps/interstate/ICURAProjectsMap.pdf>

Lents URA Map: http://www.pdc.us/pdf/ura/lents_ura.pdf

*CDBG: HUD Community Development Block Grant funds

**HIF: City of Portland Housing Investment Funds

II. PROJECT GUIDELINES

A. General Project Guidelines

- Proposers: Can be individuals or organizations, non-profit, for profit, or public housing authorities.
- Project Type: Only proposals for the homeownership programs and services that are listed in the RFP Summary are eligible.
- Location: Only proposals that serve present residents of Portland, Oregon, or those in the process of relocating to Portland are eligible. The DPAL program is only available for use in the Interstate Corridor and Lents Town Center Urban Renewal Areas.
- Combining Funds: These RFP monies may be combined with other funds. With the exception of foreclosure prevention services, all home buyers served with financial assistance must still have incomes at or below 80% median family income. At least fifty-one percent (51%) of home buyers assisted with home buyer education and counseling must be 80% MFI or below.
- All homebuyers assisted with these RFP funds must receive a minimum of 8 hours of homebuyer education from a HUD-certified home buyer education provider.

B. Down Payment Assistance Loan (DPAL) Guidelines (\$1,000,000 in DPAL reservations)

- To be eligible, clients must not have owned a home within the last 3 years and must have a household income of no more than 80% of the median family income adjusted for size according to the current HUD limits.
- The assistance is available in the form of a 0% deferred payment loan.
- The loan is forgivable on a pro-rated basis starting the tenth year of ownership and completely forgiven after 15 years of ownership.

- During the life of the loan, the homebuyers must maintain the home as their primary residence, and may not sell, refinance, or transfer title. If they fail to meet any of these conditions, then the remaining amount of the loan must be repaid.
- The maximum amount of assistance per household is 25% of the eligible property's purchase price. A maximum of 20% of the purchase price may be used for down payment and closing costs and a minimum of 20% of the total DPAL funding received by the eligible homebuyer must be used for eligible home repair and renovations to be completed within 6 months of closing.
- The maximum Liquid Asset Limit (excluding retirement investments) after closing is \$10,000.
- The property must meet the first mortgage lender's minimum property standards.
- Home buyers must have clear title to their homes.
- The Maximum Sales Price Limit is the lesser of the appraised value or the maximum FHA Mortgage Limit for Portland which currently is \$418,750.
- Eligible Home Types: Single family homes, defined as one unit residences including condominiums, or manufactured homes and the lots on which they are located.
- Eligible Ownership Forms: Fee-simple title, ownership of a condo unit, 99 year lease, or membership in a coop or mutual housing association that constitutes ownership under Oregon law.
- Home buyers' first mortgage loans must have a fixed interest rate, and may be up to a 30-year term.
- Home buyers must contribute at least \$1,000. Gift funds are a permitted source of cash to meet this minimum down payment threshold.
- The reservation of DPAL funds is for eligible homebuyers who will close by June 30, 2010.
- Other restrictions apply.

C. Down Payment and Closing Cost Assistance Project Guidelines (\$140,000 available)

All of the general guidelines above apply to this program as the following:

- Federal regulations do not permit more than 50% of the down payment costs to be paid for the home buyer with CDBG funds.
- Closing costs, principal write-down assistance, and interest rate subsidies that are commonly accepted as reasonable are all eligible costs.
- Proposers may decide the minimum and maximum amount of assistance to be provided to their home buyer clients.
- To be eligible, clients must not have owned a home within the last 3 years and must have a household income of no more than 80% of the median family income adjusted for size according to the current HUD limits.
- Home buyers must have clear title to their homes.
- During the life of the loan, the homebuyers must maintain the home as their primary residence, and may not sell, refinance, or transfer title. If they fail to meet any of these conditions, then the remaining amount of the loan must be repaid.

- Eligible Home Types: Single family homes, defined as one unit residences, including condominiums, or manufactured homes and the lots on which they are located.
- Home buyers' first mortgage loans must have a fixed interest rate, and may be up to a 30-year term.
- Home buyers must contribute at least \$1,000. Gift funds are a permitted source of cash to meet this minimum down payment threshold.

D. Counseling and Education Guidelines (\$445,000 available)

All of the general guidelines above apply to this project. In addition:

- The organizations providing home buyer education and counseling must be HUD-certified and the staff of the organization must have received applicable training from a HUD-certified housing counseling agency or an approved intermediary such as the training provided by NeighborWorks America or a similar organization—subject to approval by PHB.

E. Foreclosure Prevention/Homeownership Retention Project Guidelines (\$100,000 available)

All of the general guidelines above apply to this project except:

- There is no income qualification requirement.
- In an effort to evaluate the effectiveness of foreclosure prevention efforts and inform future funding decisions, PHB is requiring organizations receiving these funds to track and report to PHB on the status of assisted homeowners and provide appropriate additional information or assistance at 6 and 12 months following the end of services.
- Funded organizations or individuals must work with and coordinate homeownership retention services with the Minority Homeownership Assistance Collaborative (MHAC)—funded by PHB—for their elderly homeowner clients in N/NE Portland at risk of losing their homes.

F. Additional Federal Regulations

Use of any federal funds must comply with all pertinent Federal Regulations, including the following:

- Fair Housing & Equal Opportunity
- Lead Paint Requirements: Must pass visual assessment with no peeling, chipping, chalking, cracking or deteriorated paint on pre-1978 houses. Notification requirements apply also. (See Appendix B)
- Environmental Review
- Federal Records Retention Policy

III. PROPOSAL GUIDELINES

THRESHOLD REQUIREMENTS

Any proposal not meeting the guidelines and requirements of this RFP will not be considered. PHB reserves the right to reject any or all of the proposals submitted, or to fund a single or multiple proposals. PHB also reserves the right to fully or partially fund a proposal. The Evaluation Committee will review the proposals using the following Submittal Requirements and Evaluation Criteria.

SUBMITTAL REQUIREMENTS

Section IV (Evaluation) of this RFP, contains the process and criteria with which proposals will be evaluated and proposers should use the information contained in that section as a guide. Please organize your proposals in the following order.

- 1. Cover sheet (See Exhibit A)**
- 2. Narrative on program plan**
- 3. Narrative on targeted outreach and marketing plan**
- 4. Narrative qualifications and capabilities**
- 5. Worksheet and narrative describing budget request and program delivery fees**
- 6. Executed Certification (see Exhibit B)**

IV. EVALUATION

EVALUATION PROCESS

PHB will convene an Evaluation Committee to assess the proposals. The members *may* include representatives from the community, PHB, PDC, the banking industry and organizations currently working to bring households into homeownership. The Committee will evaluate proposals received by the due date and complying with RFP guidelines in accordance with RFP criteria. PHB reserves the right to waive minor imperfections or discrepancies in proposals. The Committee may invite top ranked proposer(s) to interview in person or by conference call. If so requested, the interview is mandatory and failure to meet with the Committee within a reasonable time will be grounds for rejection of the proposal. Information from the interview may be used to score proposals. The Evaluation Committee will rank the proposals and recommend the award amounts to the Portland Housing Bureau Director who will make final award decisions.

EVALUATION CRITERIA

Each of the eligible activities within any proposal will be evaluated and scored separately, so that a proposal requesting funds for multiple activities will have multiple scores. Proposers must distinctly address how they meet the Evaluation Criteria for each of the eligible activities they propose to deliver. Each score will be based on a 100 point scale.

A. Project Proposal (Maximum 30 points)

- Compliance with RFP requirements

- Soundness of proposed approach for achieving the proposed eligible activity
- Degree to which program meets goals of RFP
- Quality and impact of program including outputs and outcomes that are specific, time bound and measurable.
- Projected number, type and income levels of households to be served
- Detail and thoroughness of overall proposal
- Previous and proposed assistance to help clients who are residents of publicly subsidized housing such as the Housing Authority of Portland and non-profit housing providers

B. Targeted Outreach and Marketing Plan (up to 30 points)

- Feasibility of outreach and marketing plan for the eligible activity
- Experience conducting outreach and marketing to historically underserved low- and moderate-income populations, including communities of color, and female-headed, immigrant, and/or disabled households. Discuss the outcomes of the marketing and outreach performed.
- Degree to which the proposed outreach and marketing plan furthers the goal of reaching historically underserved populations with housing services. Overall scope of the outreach and marketing plan and its ability to identify and attract the maximum number of historically underserved client's for each of the proposed Eligible Activities and/or services
- Experience reaching clients that are residents of assisted or subsidized housing (i.e. housing owned or operated by the Housing Authority of Portland or non-profit housing providers)

C. Applicant Qualifications and Capabilities (Maximum 30 points)

- Experience providing foreclosure prevention, homebuyer education and counseling, outreach and marketing, and/or direct down payment and closing cost assistance
- Current capacity to begin implementing the eligible activities as soon as possible and for the duration of the proposal
- Experience implementing, complying with, and reporting on CDBG funded homeownership programs, or similar federally funded programs.
- Demonstrated record of successfully delivering comparable programs, services and activities
- Good financial, legal and organizational standing of applicant
- Established and documented partnerships that add value to the proposal:
 - The thoroughness of supporting MOU's or letters, including their ability to maximize effectiveness, minimize confusion, and clearly delineate the purposes, roles, and relationships in the partnerships will be considered.
- The ability to provide a range of services and/or to connect clients to other relevant community services

- Number, training, experience, and skill level of staff members directly devoted to the program, as well as those responsible for administration, and for assuring compliance with federal regulations attached to funding
- Economic and cultural diversity of board members and staff that reflect the communities they serve. Demonstrated track record of working effectively with communities of color, low income clients, and families with school age children
- If previously contracted with the city or the Portland Development Commission, a history of contract compliance, success at achieving outputs and outcomes, and quality and timeliness of reports and submitted invoices
- Commitment to utilizing Minority owned, Women owned, and Emerging Small Business contractors & vendors
- Ability to demonstrate a pipeline of potential home buyers from underserved communities

D. Project Budget (Maximum 10 points)

- Reasonableness of proposed budget
- Efficiency and effective use of funds
- Appropriate identification of expenses and estimation of costs
- Adequate budgeting to meet any relevant federal requirements
- Amount of documented funds leveraged by PHB funds

V. PROPOSAL PREPARATION INSTRUCTIONS

Proposal Preparation and Submission:

Proposals for a single eligible activity shall be a maximum of ten (10) pages in length. Proposals including two or more eligible activities may be an additional (3) pages in length for each additional activity being proposed. These page limit requirements do not include Cover Page, Exhibits A, and B, and MOUs (if any.)

Proposers shall submit to PHB **one (1) ORIGINAL** hard copy of the proposal, **seven (7) photocopies**, and **one electronic version** by the due date, Friday, August 13, 2010 at 3:00 p.m. The original proposal must bear an original ink signature and be marked “ORIGINAL” and the copies must be marked “COPY.”

The proposals must be typed. The electronic copy of the proposal should be in Microsoft Word format and emailed directly to the solicitation coordinator by the proposal due date. No facsimile proposals will be accepted.

In accordance with the City of Portland’s [Sustainable Paper Use Policy](#), please submit your proposal in loose leaf, unbound sets (staples are acceptable), printed on recycled paper with at least 30% post-

consumer waste content. Please do not use ring binders, section dividers or any other materials which cannot be easily recycled. Double-sided printing is preferred.

Submit proposals in a sealed package or envelope clearly marked with the name of the RFP and the date and time proposals are due. PHB will not be liable for any lost or late proposals. Deliver proposals by due date and time to:

Portland Housing Bureau
Attn: Phil Willis-Conger
421 SW 6th Ave., Suite 500
Portland, OR 97204

Questions and Requests for Clarification or Change: All requests for clarification regarding technical information, procedures, contract requirements or any other matter regarding this solicitation should be submitted **in writing** to the Solicitation Coordinator, Phil Willis-Conger.

Restrictions on Communication: Proposers are cautioned not to undertake activities or actions to promote or advertise their proposals or to make any direct or indirect attempt to influence the Evaluation Committee members except upon invitation by PHB in a formal interview. Proposers must respond to **all** questions, comments and requests for clarification before contracts can be executed.

Negotiating Final Contracts: After PHB has issued the award decisions, it will enter into negotiations on top ranked proposals to finalize contracts including work, schedule and fees. Negotiations will, in general, be minimal and completed by the proposed Contract Execution Date, although this date may be extended at the sole discretion of PHB. If PHB determines that any negotiation has reached an impasse, it may cease that negotiation and move to the next highest-ranked proposal. The City leadership must approve the final proposals including award amounts and all contract terms and conditions. Final contracts will provide for PHB's right to rescind awards if terms and conditions, including required milestones, are not met.

Exhibit A

COVER SHEET

Housing Services for Low to Moderate Income Residents

Applications due at PHB by Friday, August 13, 2010 at 3:00 p.m.

Name of Organization:

Address:

www:

Contact Person:

Telephone:

E-mail:

Funds Requested:

Check which of the Eligible Activities you propose to offer and add the amount of funds you are requesting for each one:

- | | |
|--|-----------------|
| <input type="checkbox"/> Down Payment Assistance Loan Reservations | \$ _____ |
| <input type="checkbox"/> Down Payment and Closing Cost Assistance | \$ _____ |
| <input type="checkbox"/> Homebuyer Counseling & Education Services | \$ _____ |
| <input type="checkbox"/> Foreclosure Prevention Services | \$ _____ |
| Total | \$ _____ |

In 100 words or less for each activity, summarize the proposal:

List any community partners:

The undersigned certify that the information provided herein, to the best of their knowledge, is true, complete, and accurately describes the proposal.

Signature of Board Chair

Date

Signature of Executive Director

Date

Exhibit B
PROPOSER CERTIFICATION

Each Proposer must read and sign this section.
Failure to do so may be grounds for Proposal rejection.

1. By submitting a proposal, proposer expressly represents it has taken no exception to any term, condition, obligation or requirement contained in this solicitation document, or any addenda to this solicitation, which is not expressly stated in its proposal.
2. Prior to contract execution, a proposer agrees to: 1) [register to conduct business in the State of Oregon](#); 2) [obtain a City of Portland Business License](#); 3) [obtain certification as an Equal Employment Opportunity \(EEO\) employer](#) through the City of Portland, Bureau of Purchases; 4) provide adequate proof of insurance; and 5) provide verification of non-profit status if applicable. Proposer agrees to maintain such certification, insurance, accreditation and/or license(s) that may be required to perform work for the duration of the contract term.
3. Proposer agrees to make the proposal a binding offer to PHB for a period of ninety (90) calendar days from the date proposals are due.
Proposer further certifies:
 4. It is an independent contractor as defined in ORS 670.600 et al. and is, to the best of its knowledge, not in violation of any federal, state or local tax law.
 5. This proposal is genuine and not made in the interest of, or on behalf of, any undisclosed person, firm or corporation; proposer has not induced any person, firm or corporation to refrain from proposing; and proposer has not sought by collusion or fraud to obtain for itself any advantage over any other proposer or over the Portland Housing Bureau (PHB).
 6. It has no business or personal relationships with any other companies or persons that could be considered as a conflict of interest or potential conflict of interest to PHB, and that the key personnel and principals identified to perform work under an awarded contract do not have any undisclosed personal or business relationships with any of the PHB employees.
 7. The undersigned warrants that s/he is an authorized representative of the proposer; has read, understands and agrees to be bound by all RFP instructions, specifications, contract terms and conditions contained herein (including all addenda issued for this solicitation); that the information provided in this proposal is true and accurate; and understands that providing incorrect or incomplete information may be cause for proposal rejection or contract termination.

SIGNATURE BLOCK

Signature of Proposer's duly authorized representative:

_____ Date: _____

Printed Name and Title: _____

Legal Name of Proposer/Firm: _____

(Mandatory) Federal Tax Identification Number (FEIN or SSN):

Exhibit C

Eligible Activities and Expenses

Based on Federal and local regulations and priorities, the funds to be awarded by this RFP may be utilized to offer the following programs and services:

Down Payment Assistance Loan Reservations:

A DPAL is a soft second mortgage that makes up the difference between what a borrower's income will support and the higher sales price of a property. It may help to avoid the cost of mortgage insurance and lower monthly payments, increasing purchasing power. If an assisted homeowner sells their home within the first 10 years of ownership, the entire loan is repaid to PHB. Beginning in the 10th year of ownership, a portion of the loan is forgiven each year until it is completely forgiven at the end of 15 years.

Selected sub-recipients will be funded to identify, educate and assist eligible low-income first-time homebuyers prepare for and obtain PHB's Down Payment Assistance Loans (DPAL) to purchase homes in the Interstate and Lents Urban Renewal Areas (URA). PHB will reserve up to a maximum of \$250,000 in DPAL funds per sub-recipient for their clients who participate in the sub-recipients' homebuyer education and counseling programs.

Down Payment and Closing Cost Assistance:

Selected sub-recipients will assist low-income homebuyers (80% MFI and below) purchase a home anywhere in the City of Portland with down payment assistance and/or closing costs loans.

Homebuyer Education and Counseling Services:

Selected sub-recipients will assist low-income homebuyers (80% MFI and below) to prepare to purchase their own home in Portland, Oregon. Specific services and expenses may include, but are not limited to, the following:

- Marketing and outreach expenses, including advertising through print, radio, and internet are eligible to the extent they contribute to the utilization and effectiveness of the homebuyer education and counseling services.
- Legal Expenses - Legal expenses necessary for the creation of home buying tools. (Legal expenses for the prosecution of claims against the Federal Government and the City of Portland are ineligible.)
- Materials and Office Supplies - Materials and office supplies necessary to carry out the Education and/or Counseling program. Computer software is ineligible.
- Meetings and Conferences - Costs are allowable only when the primary purpose of the meeting is dissemination of technical information directly related to Education and/or Counseling activities.
- Postage - Postage for mailings directly related to the implementation of Education and/or Counseling activities.
- Printing and Document Reproduction - Printing and reproduction of documents directly related to the implementation of Education and/or Counseling activities.
- Salaries - Compensation must not exceed the amount paid for similar work in City government. Staff time—including OPE (Other Personnel Expenses: taxes and benefits)—working on the following activities are examples of eligible activities:

- Home buyer education classes, including planning, outreach, marketing, and conducting the classes;
- Coaching and mentoring;
- Counseling, including pre and post purchase home buying, financial literacy, Individual Development Accounts (IDA), and credit repair counseling;
- Alternative methods of educating and counseling potential homebuyers.
- Training and Education - In-service training for employee development in Homebuyer Education and Counseling.

Foreclosure Prevention Services:

Selected sub-recipients will assist distressed homeowners in Portland, Oregon who are at high risk of losing their homes to foreclosure. Specific services and expenses may include, but are not limited to, the following:

- Cooperate and network with the City, 211 information systems, and other community agencies to outreach to distressed homeowners and to provide the most comprehensive services possible.
- Provide and track referrals when appropriate, including referrals for financial counseling, estate planning, other legal aid, property tax deferrals, weatherization, energy assistance, adapting their home for ADA (Americans with Disabilities Act), homeowner education, and home repair programs.
- Provide timely and accurate information to at-risk homeowners about all their alternatives, including refinancing options and reverse mortgages when appropriate.
- Provide foreclosure prevention and loss mitigation counseling services that meet or exceed the national standards, including assisting in communication with the lender and/or servicer of the loan, and development of long term affordable solutions.

Program Delivery:

Funds cannot be used for program administration, but proposals may include expenses for “program delivery.” Program delivery is defined as staff time and OPE (Other Personnel Expenses: taxes and benefits) that may be attributed directly to the activity of providing home buyer education and counseling. Program delivery activity must be formally documented by tracking on an employee’s time sheet, tracking to a cost center that is supported by a cost allocation plan allocating expenses to specific line items in the budget, or other acceptable documentation techniques. (Cost allocation plans must be reviewed and approved by PHB staff to ensure conformance with OMB Circular A-122.)

APPENDIX A

Median Family Income (MFI) Portland Metropolitan Area:

Fiscal Year 2010

Household Size	80%
1	\$39,900
2	\$45,600
3	\$51,300
4	\$56,950
5	\$61,550
6	\$66,100
7	\$70,650
8	\$75,200

(This table is based on the HUD Portland Area Median Income as of May 14, 2010.)

Appendix B

Federal Lead-Based Paint Hazard Requirements (for Financial Assistance)

Properties built prior to January 1, 1978 must meet the requirements pertaining to Lead-Based Paint:

- Visual Assessment. The property must pass a lead-based paint visual assessment that must be performed prior to the purchase. If deteriorated paint is found (such as peeling, chipping, chalking or cracking interior or exterior paint) the property is not eligible for purchase unless the deficiencies are corrected. The house must then be re-inspected and must pass the visual assessment prior to closing.
- 10-day period. The buyers must be given a 10-day period to obtain a lead-based paint inspection or a risk assessment from a certified risk assessor at their own expense.
- Notification and Disclosure:
 - The seller must disclose known lead-based paint and lead-based paint hazards and provide available reports to the buyers and your organization.
 - A lead-based paint information pamphlet (EPA/HUD/CPSC pamphlet, "Protect Your Family from Lead in Your Home" EPA747-K-99-001) and a lead-based paint disclosure notice must be provided to the buyer. Prior to closing, you must have documentation that the homebuyer has received the pamphlet and disclosure notice.
 - Sellers and real estate agents share responsibility for ensuring compliance with 24 CFR 35.94 which requires disclosure of any available lead hazard evaluation report, and the disclosure of the existence of any available records or reports pertaining to lead-based paint of lead-based paint hazards.
 - The sales contracts must include the notification and disclosure language to comply with 24 CFR 35.80- 35.98. Notification and Disclosure language must contain these elements:
 - Lead Warning Statement
 - Seller's Disclosure
 - Purchaser's Acknowledgement (included receipt of pamphlet)
 - Agent's Acknowledgement
 - Certification of Accuracy
 - Signatures and dates of all parties
- Information is available regarding the hazards of lead-based paint and the requirements of notification and disclosure of lead-based paint. See the web sites below for information and ordering copies of the pamphlet:
 - <http://www.hud.gov/offices/lead/disclosurerule/index.cfm>
 - <http://www.hud.gov/offices/lead/1018/fs-discl.pdf>
 - <http://www.dhs.state.or.us/publichealth/leadpaint/index.cfm>