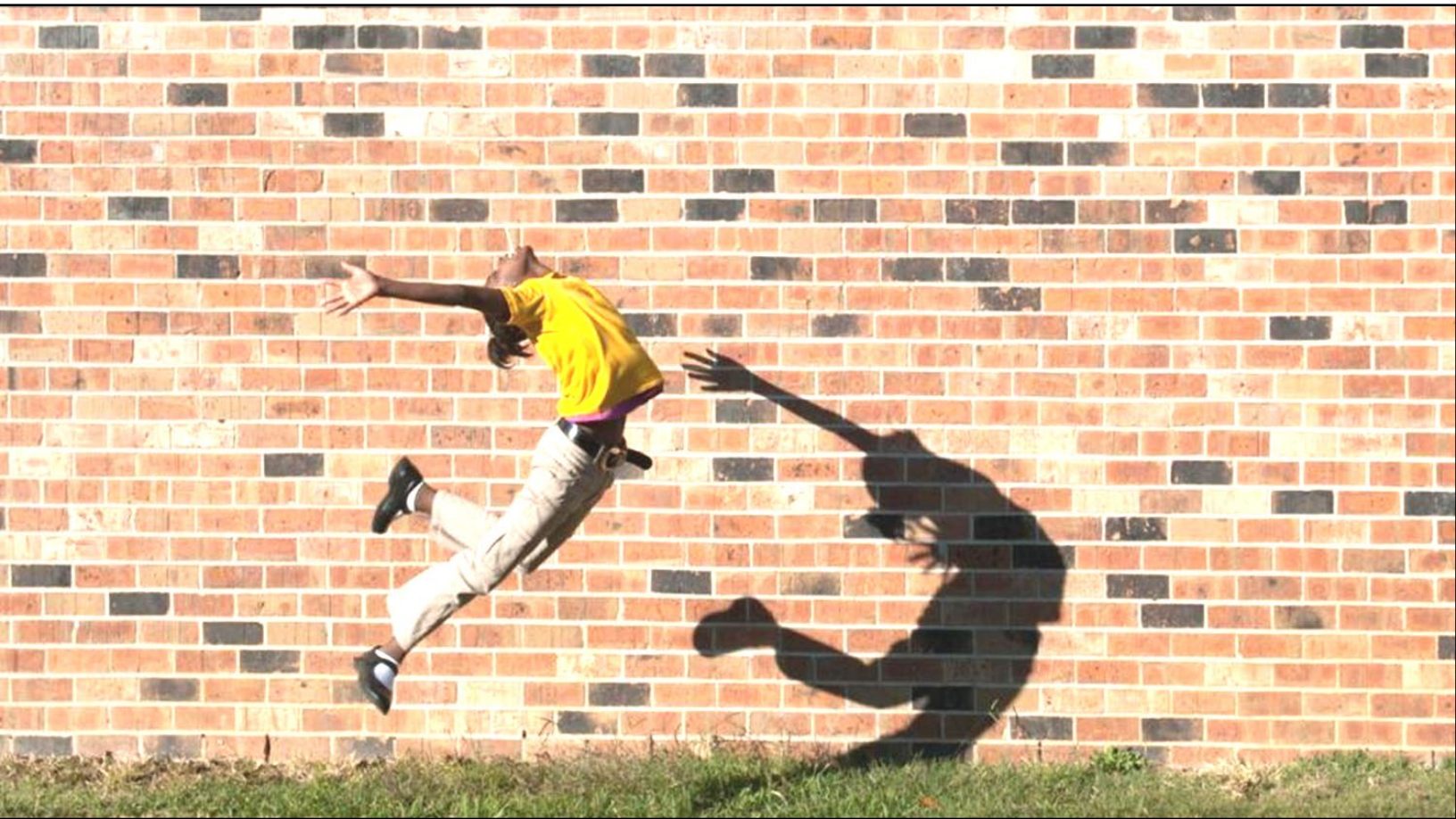


Equity Plan

Stillwater Crossing Apartments
60885 Atwood Drive, Bend Oregon



A Wishcamper Project

DRAFT VERSION: Updated January 21, 2021

CONTACT:

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TABLE OF CONTENTS

LETTER FROM WISHCAMPER	3
TEAM MEMBERS & KEY DATES	4
SUMMARY & SIGNED COMMITMENT	5
EQUITY PLAN	6-17
<i>Roles & Responsibilities.....</i>	<i>6</i>
<i>Expanding Community Benefit Beyond Housing.....</i>	<i>6-7</i>
<i>MWESB Participation & Mentorship.....</i>	<i>7-9</i>
<i>Identifying Target & Priority Populations</i>	<i>9-10</i>
<i>Community Outreach to Priority Populations.....</i>	<i>10-13</i>
<i>Property Management, Representation, Training.....</i>	<i>13-15</i>
<i>Resident Services.....</i>	<i>15-17</i>
APPENDICES.....	18-23
APPENDIX 1: EMAIL SOLICITATION FROM PBDG TO TRADE ASSOCIATION MEMBERS	18
APPENDIX 2: PBDG MENTORSHIP & TRAINING MODEL	19-20
APPENDIX 3: CORNERSTONE’S HEALTHY HOMES & HOUSING HERO INITIATIVES.....	21
APPENDIX 4: LEASING	22-23

WISHCAMPER

Dear Reader,

Today we are a white-owned and for-profit bennefit company. Given that, we approach our strong desire to reduce inequality with humility, honesty, and the knowledge that most often it is those we intend to lift up that contribute, teach, and lead us to being better people and a better company.

I once heard Michael Tubbs, Mayor of Stockton, CA, state, "talent and intelligence are universal, resources and oportunties are not". How true. Our company is more capable, resourceful, and sophisticated due to the talents and intelligence of individuals and companies we engage with in the BIPOC community.

This Equity Plan is our best idea, but we don't pretend it is the authority. Through continued collaboration we hope this living document will evolve to be both impactful in our desire to reduce inequality and demonstrative for others to use, but for today, we are willing to risk getting this wrong to have the opporrutnity to get it right.

We welcome and encourage all feedback.

Sincerely,

A handwritten signature in black ink, appearing to read "Justin Metcalf", with a long horizontal flourish extending to the right.A handwritten signature in blue ink, appearing to read "Fletcher Ray", with a long horizontal flourish extending to the right.

Justin Metcalf & Fletcher Ray, Co-Managing Members

TEAM MEMBERS & KEY DATES

COMMUNITY OUTREACH, SERVICES & MANAGEMENT TEAM

Resident Services Provider	TBD
Specialized Services Provider	Thrive Central Oregon (“Thrive”)
Property Management Services	Guardian Real Estate Services
Community Outreach Team & Cultural Consultants	Ozzie Gonzalez, Thrive, & TBD
Translation Services	TBD
Lease-Up & Marketing Coordinator	TBD – Anthony Veliz (IZO Public Relations & Marketing)

CONSTRUCTION TEAM

Developer’s Construction Representative	CDK Enterprises (“CDK”)
MWESB Consultant – Outreach & Mentorship Program	Professional Business Development Group “PBDG”
Architect	Encompass Design Inc.
General Contractor	Headwaters Construction

COMMUNITY OUTREACH & CONSTRUCTION COMPLETION DATES

Closing	September 2020
Construction Begins	October 2020
Equity Plan Finalized & All Team Members Engaged	December 2020
Feedback & Orientation Outreach (Begins)	January 2021
Pre-Lease Outreach (Begins)	July 2021
First Building Complete, Move-Ins Begin	December 2021
End of Construction	April 2022
Full Occupancy	October 2022

Note: Date of “First Building Complete” drives timeline for outreach.

A COMMITMENT

The creation and implementation of this Equity Plan is integral to 1) ensuring that the Hispanic priority population and other marginalized communities within Bend have equitable access to service-enriched housing at Stillwater Crossing Apartments (“Stillwater” or the “Project”), and 2) that the economic and mentorship opportunities associated with the Project’s development are accessible to Minority-owned, Women-owned, and Emerging Small Business (“MWESB”) subcontractors and professional service firms.

The Equity Plan will not contradict the Project’s Tenant Selection Plan (HUD form filed with OHCS), Affirmative Fair Housing Marketing Plan (HUD form filed with OHCS), Resident Services Plan (filed with OHCS), and Fair Housing Laws.

ACKNOWLEDGED & SUPPORTED BY:

Role	Company	Name	Signatures
Developer	Wishcamper Development Partners	Justin Metcalf, President	
Contractor	Headwaters Construction	Stan Marshall, President	
Developer’s Construction Representative	CDK Enterprises	Dave Krawczyk, President	
MWESB Consultant	Professional Business Development Group	Kenechi Onyeagusi, Executive Director	
Architect	Encompass Design	Jenn Clary, President	
Property Manager	Guardian Real Estate Services	Hollie Forsman, Portfolio Manager	
Resident Services Provider			
Cultural Consultant	P3	Ozzie Gonzalez	
Lease-Up & Marketing Coordinator			
Special Services Provider	Thrive Central Oregon	Sarah Kelley, Executive Director	

ROLES & RESPONSIBILITIES

Relevant Updates or Changes to Plan

- [1-18-21] The full outreach, leasing, and operations team should be selected in the next 30-days. As part of this team, it has been determined a marketing firm should be engaged to assist in outreach who has direct ties to the local Hispanic community in Bend (IZO Marketing).

CONSTRUCTION

- PBDG will be engaged to coordinate MWESB sub-contractor outreach and implement their 9-month Mentorship Model and Training Curriculum during construction.
- CDK, as part of their overall scope, will directly contact all relevant sub-contractors who are COBID-registered to 1) solicit their level interest and 2) message that full material take-offs and labor estimates are available, as well as other information necessary to easily submit a competitive bid (pricing, bonding, etc.).
- Wishcamper will present the project at minority trade and advocacy organizations as part of the initial outreach. They will also be responsible for tracking and reporting on the level of MWESB participation throughout the project.
- Headwaters will execute Wishcamper's Letter of Intent to provide GC services to the project, which includes an Equity Commitment stating, among other things, 1) "It is anticipated the GC can add value to the Project's MWESB outreach process and/or trainings. The Developer will arrange a meeting with the GC, PBDG, Developer, and CDK to discuss ideas, opportunities, threats, roles, legal requirement, and responsibilities.", and 2) "the GC will lead by example and have a zero-tolerance policy for jobsite acts of racism, bigotry, or sexism."

OUTREACH, LEASE-UP, & OPERATIONS

To be completed when all positions have been engaged.

EXPANDING COMMUNITY BENEFIT BEYOND HOUSING

Relevant Updates or Changes to Plan

- [1-1-20] Conversations with resident service provider indicate they may provide after school care and loans to residents (nontraditional and very valuable services).
- [8-15-20] Thrive Central Oregon will be travelling to the Project to provide services 1-to-2 times per-week and these services will be open to the public.

- [7/22/20] **Wishcamper is continuing to research ways with Lynne McConnell to provide low-cost (or no-cost) child and after-school care** to low-income individuals in the immediate neighborhood (not limited to project).

All Wishcamper projects should strive to expand community benefit beyond housing. This benefit should reduce inequalities that exist within the larger community as it relates to opportunities in health, wealth, education, or other socioeconomic or life-enrichment categories.

MWESB PARTICIPATION & MENTORSHIP

Relevant Updates or Changes to Plan

- [1/12/20] PBDG has formalized their plan and enrolled interested sub-contractors into the 9-month Mentorship Model and Training Curriculum. CDK is participating as an instructor.
- **[9/9/20] The project's construction contract has been executed with 30.8% MWESB participation in contracting.**
- [7-5-20] The project will exceed 30% MWESB participation in professional services.

COMPANY COMMITMENT TO MWESB PARTICIPATION

While no requirement exists for the Bend project, Wishcamper is committed to meeting a 20% minimum MWESB (Minority, Women, and Emerging Small Business) target and has set an aspirational goal of 30%, for both professional services and contracting.

HOW THE CONSTRUCTION TEAM WILL ACHIEVE PARTICIPATION GOALS

Wishcamper has a unique bid-procurement process that dovetails well with their MWESB sub-contractor outreach consultant's scope of work and ensures that MWESB goals are achieved.

- CDK (Wishcamper's construction representative) will begin contacting sub-contractors in the design phase (50% plans) to 1) let them know of the pending opportunity, and 2) solicit and/or verify early cost estimates.
- At 50% plans, Wishcamper will engage PBDG as the MWESB project consultant to oversee MWESB sub-contractor outreach and implement their mentorship program during construction.
- At this time PBDG, Wishcamper, and CDK will have a kick-off meeting to discuss plans and roles for sub-contractor outreach. Following this meeting, CDK and PBDG will have weekly meetings until the outreach period is completed.
- PBDG and CDK will engage in formal MWESB sub-contractor outreach at completion of 75% plans. When and where appropriate, bid packages will encourage and incentivize larger firms to utilize MWESB firms as second-tier subcontractors.

- PBDG, CDK, and Wishcamper will interview general contractors for the project at-or-before completion of 75% plans (assuming they are not pre-identified). The general contractor will not bid for the project and is instead selected for their competency, reputation, and readiness to work collaboratively in Wishcamper's unique process.
- CDK, with continued sub-contractor outreach assistance from PBDG, will solicit qualified bids for 100% of the project scope by the time 100% plans are complete, from both MWESB and non-MWESB sub-contractors. All bids will be turned over to the general contractor, who is free to solicit additional bids if they choose.
- **CDK and the general contractor will work collaboratively to ensure that 1) the best sub-contractors for the project are selected, 2) safeguard the project's budget, and 3) ensure the MWESB goals are achieved.**

OUTREACH EFFORTS TO MWESB SUB-CONTRACTORS

The following methodologies will be deployed to reach MWESB sub-contractors, convey the opportunity, and solicit their interest.

- **TRADE ASSOCIATIONS AND LOCAL OUTREACH.** The Construction Team will present the project at trade association group meetings, including PBDG (Professional Business Development Group), LatinoBuilt, NAMC (National Association of Minority Contractors), and OAME (Oregon Association of Minority Entrepreneurs). Further, local business organizations such as the Chamber of Commerce will be contacted to ensure the local business community is informed.
- **CDK- DIRECT CONTACT.** As part of their larger bid-procurement process, CDK will contact all applicable companies that are COBID-registered.
- **PBDG - DIRECT CONTACT.** PBDG will analyze work scopes to match opportunities to MWESB firm's experience, thereby promoting and conveying the opportunity directly to the subcontracting community, which includes both members and non-members of their trade organization.
- **PRE-BID OUTREACH MEETINGS.** PBDG will host outreach meetings, which CDK will attend, to provide interested sub-contractors the opportunity to learn more about the project, the bid deadline, and answer specific questions. See Appendix 1 for a representative email blast of a scheduled pre-bid outreach meeting.

TECHNICAL ASSISTANCE TO MWESB SUB-CONTRACTORS

As part of their bid-procurement process, CDK will prepare 1) complete material take-offs for the entire project scope, and 2) detailed labor sheets showing how many hours each scope will take to complete. This information will be provided to all interested sub-contractors and CDK will assist in their understanding of how they were compiled and answer any project-related or bid-preparation questions, with the goal of eliminating subjectivity from their bid to ensure they are competitive.

MENTORSHIP PROGRAM

During construction, PBDG will deploy their 9-month Mentorship Model and Training Curriculum. In this program, subs will receive hands-on 1-on-1 mentoring and knowledge on key areas of their business. More about this program can be found in Appendix 2.

IDENTIFYING PRIORITY POPULATIONS

Relevant Updates or Changes to Plan			
<ul style="list-style-type: none">[5/15/20] As supported by the market research, Wishcamper has identified the Hispanic (or Latinx or Latino) population as the priority and/or target population. Community outreach efforts will not be limited to this population but will prioritize them.			
Index	Census Tract 21	County	State
White	91.6%	87.5%	76.0%
All People of Color	8.4%	12.5%	24.0%
Black	0.0%	0.6%	1.8%
Native	0.8%	0.4%	0.9%
Asian	0.4%	1.2%	4.2%
Islander	0.0%	0.1%	0.4%
Other	0.0%	0.1%	0.2%
Two +	3.4%	2.3%	3.7%
Latino (Mexican, Cuban, Other Hispanic / Latino)	3.8%	7.9%	12.8%
Owner Occupied Units	74.8%	65.7%	61.9%
Median Household Income	\$75,000	\$63,680	\$59,393

Source: censusreporter.org (US Census data)

Compared to the city, Census Tract 21 is disproportionately White. The city of Bend is comprised of 14.4% people of color, with 63.6% identifying as Hispanic/Latino, 83% of whom are US Mexican. The Asian population makes up 13% of the people of color citywide and is diverse, with 19.7% identifying as Chinese, 14.9% as Korean, 13.9% as Indian, 13.4% as Filipino, 11.4% as Japanese, and 25.9% as other Asian. In the census tract of this project, the Asian population makes up just 5.1% of the people of color, and 100% of that population identifies as Indian. These disparities suggest that communities of color have had difficulties accessing this neighborhood, in particular the Mexican and non-Indian Asian communities of Bend. **At 240-units and with a varied unit mix, Stillwater will provide for more people of color to move into and take advantage of this opportunity area within the city of Bend.**

COMMUNITY OUTREACH TO PRIORITY POPULATIONS

Relevant Updates or Changes to Plan

- [11/29/20] Ozzie Gonzalez will join the Community Outreach Team and a formal plan will be developed ASAP, ideally with input from the Resident Services Provider (TBD, interviews ongoing) and Lease-Up & Marketing Coordinator (TBD, interviews ongoing).
- [8/26/20] Thrive Central Oregon, the Specialized Services Provider, has been identified as an organization that can provide inroads into the local Hispanic community and efforts are in process to make contact, solicit project support, and secure recommendations for Local Cultural Consultants and advocates.
- [5/20/20] \$150,000 budgeted for retaining Local Cultural Consultants, promotional community outreach events, and other lease-up and marketing activities.

The Community Outreach Team and Cultural Consultants for Stillwater, with assistance from the management and marketing teams, will deploy a sophisticated yet grass roots community outreach model to ensure that the housing opportunity reaches the local Hispanic community and will take into consideration communication, learning, and cultural barriers that often exist. See Appendix 3 for details on community outreach policies and procedures not covered in this section's summary.

FORMS OF COMMUNITY OUTREACH. Three primary methods will be utilized for outreach into Bend's local Hispanic population: direct contact, traditional marketing, and hosted events. Direct contact relies on finding ways to personally reach individuals and organizations. Hosted events and traditional marketing tactics are useful outreach tools in reaching larger groups, provided a minimum level of trust and awareness have been established within the local Hispanic community.

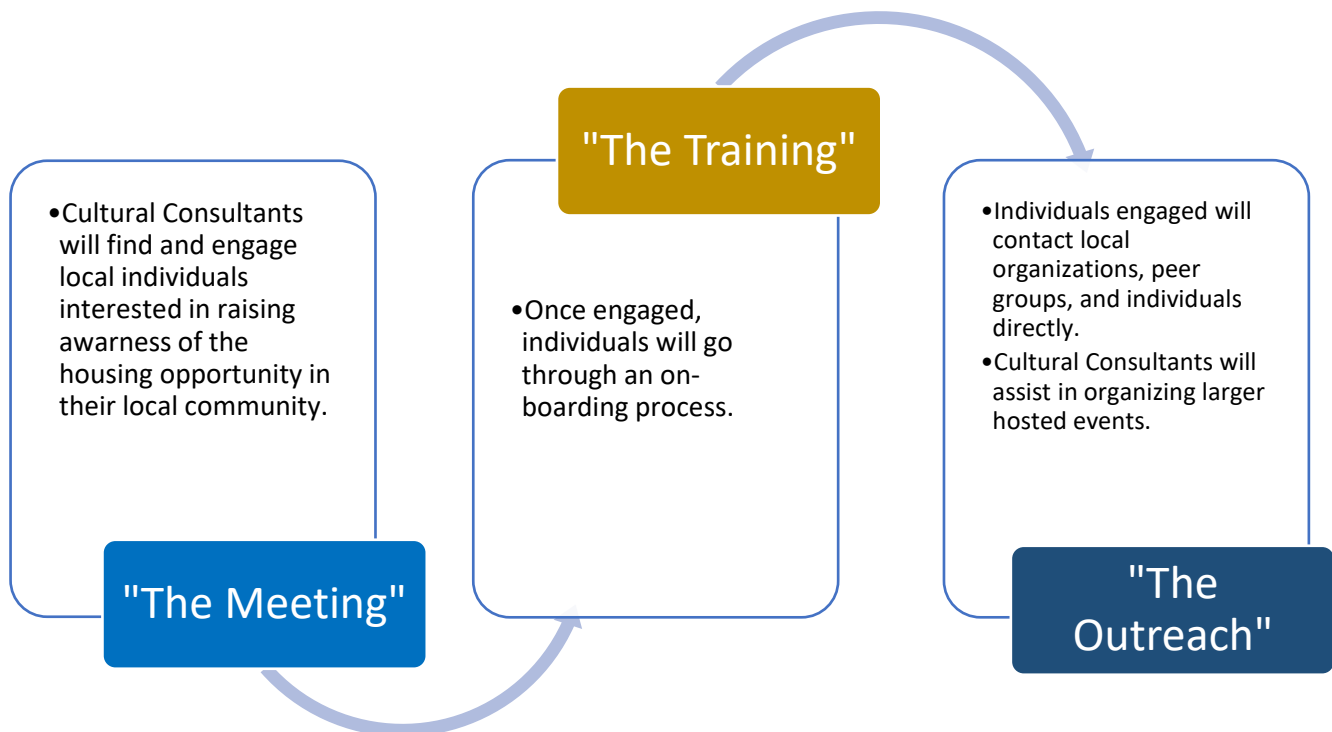
ENGAGING LOCALS & DIRECT CONTACT

“Meeting the needs of a local community requires partnering with local individuals and organizations that are trusted and respected *within* the community.”

We believe that for outreach to be effective it cannot rely solely on contacting advocacy and networking groups, posting flyers, and offering to host events - it must proactively reach into communities and seek to connect with individuals and families on their own terms and reflective of their own culture.

THE CULTURAL CONSULTANT ROLE. Cultural Consultants are representative of the Hispanic culture and well respected within the broader Hispanic community. Among other outreach responsibilities, they are tasked with determining how to find local individuals that will be engaged over the outreach process to directly contact individuals and families living in Bend's Hispanic communities – raising awareness door-to-door with people representative of their community.

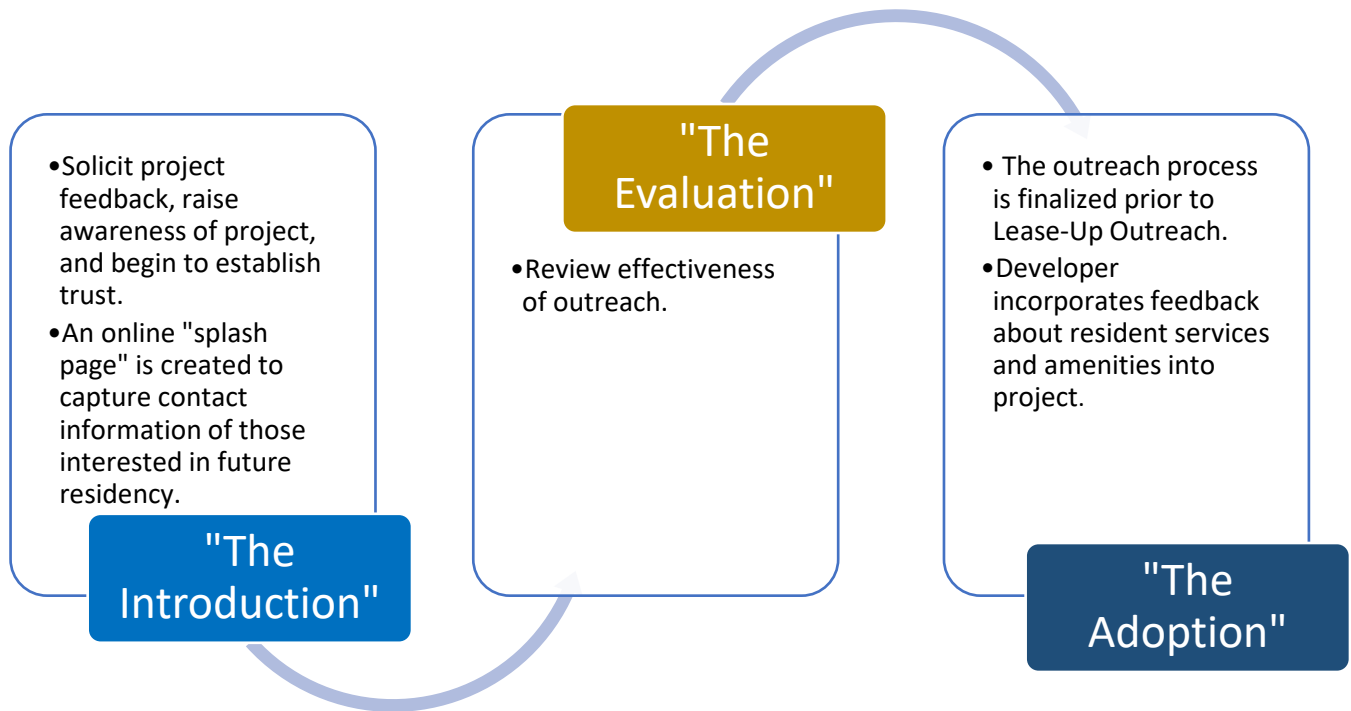
Local individuals are engaged to raise awareness of the project, gather feedback, and provide support to individuals and families through the application process. They will be provided an IPAD linking directly to promotional and lease-up materials, hand-outs of all promotional materials, an email address and prepaid mobile phone for communication, a basic understanding of the project and its timeline, introductions to the owners of Wishcamper and the Outreach, Services, and Management Teams, and a clear understanding of what the expectations of the role are. These individuals will be compensated monthly for their efforts and report feedback and questions to the Cultural Consultant(s).



THE OUTREACH PROCESS – 2 STEPS

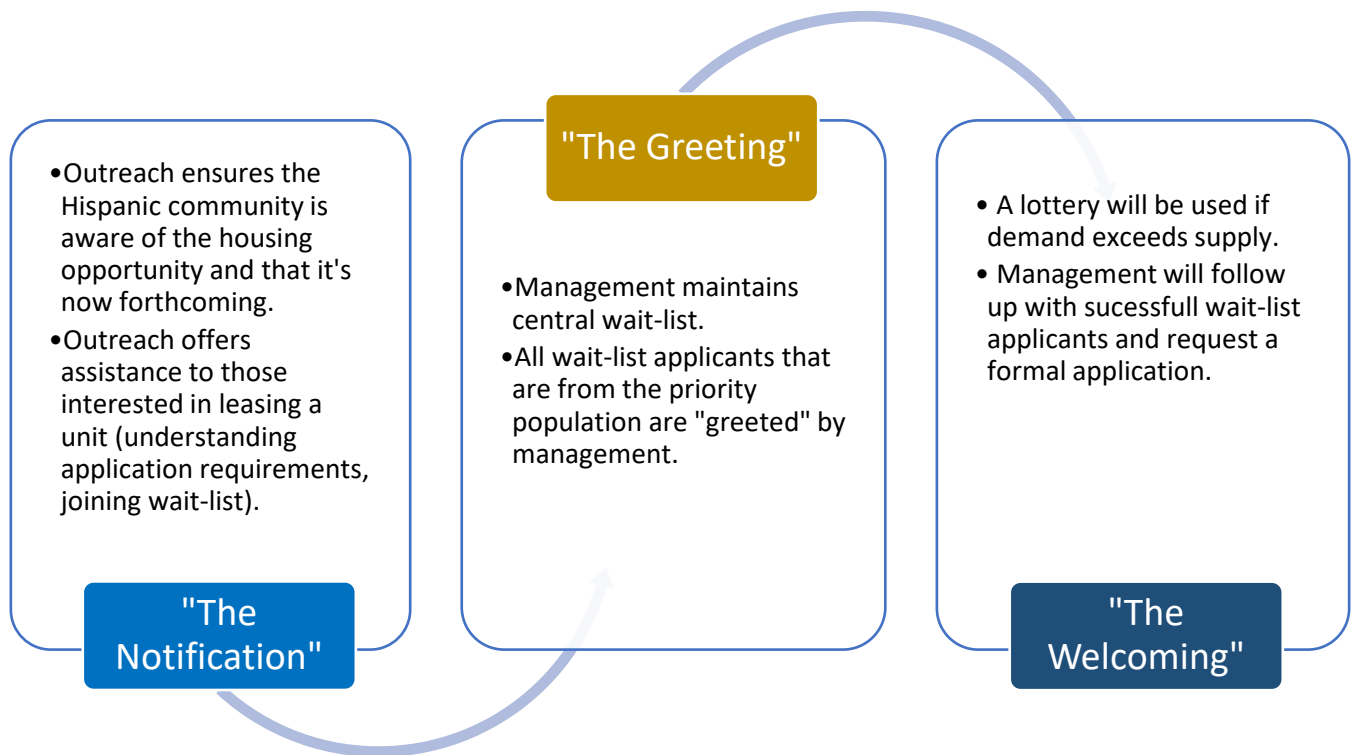
STEP 1: FEEDBACK & ORIENTATION OUTREACH. This phase of community outreach begins 6-months prior to beginning official lease-up outreach (12-months before move-ins). **The goal with this outreach period is to 1) provide the Hispanic community with advance knowledge of the housing opportunity, 2) solicit feedback, ideas, and input regarding resident services programming and amenities, and 3) begin earning the trust of the Hispanic population and associated advocacy and/or cultural groups and/or networks.** This period of outreach enables the Community Outreach Team and Cultural Consultant(s) to become oriented with each other and determine if their outreach process, protocols, and methods are effective, prior to the more critical outreach period during pre-leasing.

Figure 1: Feedback & Orientation Outreach Process.



STEP 2: PRE-LEASING OUTREACH. This phase of community outreach begins 6-months prior to move-ins and 3-months prior to broader leasing efforts to the Bend community. **The goal with this outreach period is to: 1) ensure the entire Hispanic community in Bend is aware of the project, 2) that those who are interested in moving to the community join the wait list and understand what documentation is needed to file an application.**

Figure 2: Pre-Leasing Outreach Process.



COMMUNITY OUTREACH PLATFORMS

Platform	Method
Local Cultural Consultants	Direct Contact
Thrive Central Oregon	Direct Contact, Social Media
Latino Community Association	Social Media, Website, Hosted Live-Event, Leave Promo Materials
El Latino De Hoy (Only Hispanic Weekly Newspaper in Oregon)	Print & Online Marketing
Social Media Management (Union Culture, Bend OR)	Social Media
KRDM Radio (Regional Mexican Radio, Redmond OR)	Radio
Volunteers in Medicine (Bend, OR)	Leave Promo Materials
Family University (Madras)	Leave Promo Materials
Plaza Comunitaria (Bend & Redmond)	Leave Promo Materials

PROPERTY MANAGEMENT, REPRESENTATION, TRAINING

Relevant Updates or Changes to Plan

- [9-5-20] As we work with Guardian to determine how we can fulfill the pledge to have “equitable screening criteria that is tailored to the priority population” I am finding many roadblocks in the form of non-negotiable requirements by OHCS, Fair Housing Laws, and HUD. As a result, we are undertaking an in-depth study to determine what others have done, what the limits of what we can do are (in conjunction with our attorney), and how we can at a minimum infuse more equity into the process as it relates to different cultures, human conditions, and languages.
- [9-1-20] Guardian’s demographic report has been reviewed and will be utilized. This report allows Wishcamper and the Outreach, Services, and Management Teams to determine the exact populations living in the Project and can be utilized to both assist in tailoring services to specific ethnicities as well as determining the effectiveness of the Equity Plan.
- [7/23/20] A low barrier to entry policy is nearly complete and is being vetted for legalities.
- [3/15/20] Guardian Real Estate Services will provide property management services.

PROPERTY MANAGER

Guardian Real Estate Services (“GRES”) has been identified to provide property management services. GRES has been providing property management services to the region for over 40 years and has extensive experience managing both market-rate and affordable projects. GRES manages over 120 income-restricted projects and over 4,700 units throughout Oregon, Washington, and Arizona. With over 400 employees, **GRES has 26.5% of employees self-identifying as a member of an ethnic minority and 56% of their workforce is female. Contributions of senior executives has played an important role in the development of a college preparatory education program that affords primarily minority and lower-income high school students’ access to high quality education and a conduit to post-secondary studies.** GRES takes pride in the demographic of their employees and their residents.

APPLICATION & SCREENING CRITERIA

To successfully serve Hispanic and other marginalized and low-income populations, and address racial disparities in resident selection, key elements of the selection criteria will be tailored to ensure equitable access among applicants and compliance with fair housing laws. Wishcamper acknowledges the importance of having a clear and consistently applied policy to override standard screening criteria.

APPLICATION REQUIREMENTS. Applicants need to submit the documentation shown in Appendix 4 to apply for a unit at Stillwater. All items are mandatory requirements as per Oregon Housing and HUD (GRES does not add more restrictive requirements on top of this).

SCREENING CRITERIA. Screening is undertaken by an independent 3rd-party and all adults on an application are screened. Appendix 4 lists in detail what may result in a denial, though in general denial is limited to the applicant having more than a 50% housing burden, evictions over the past 4-years for drug-related behavior, and [insert].

APPEALS PROCESS. The appeals process is a two-step process summarized in Appendix 4. For all matters that are not straight forward, Guardian has a Fair Housing Office that can override a denial and institute their own judgement.

MARKETING BEYOND LEASE-UP

Community outreach to the priority and other marginalized populations cannot end once lease-up is complete. The following steps will be taken to ensure the cultural inroads established prior to stabilization are not lost.

- The Community Outreach, Services, and Management Teams, in addition to Wishcamper, will meet at least once a year to evaluate if marketing to the priority population needs to be refreshed, augmented, or changed.
- Management will collect demographic data on all applicants, approved or otherwise. The data set will be reviewed annually to help gauge whether the project is delivering equitable access to the Hispanic community and meeting the goals set forth in the final comprehensive Equity Plan.

REPRESENTATION & TRAINING

On-site management and staff need to understand the goals of, and importantly, need to be representative of, the community that they will serve. The on-site management and staff at Stillwater will receive diversity and inclusion training as an ongoing, developmental process to support training and professional development. Further, efforts will be taken to hire on-site staff that are racially and culturally representative of the resident community.

RESIDENT SERVICES

Relevant Updates or Changes to Plan
<ul style="list-style-type: none">• [5/15/20] Thrive has been identified as the special services provider.• [3/15/20] A minimum of \$648,000 will be escrowed to fund resident services, with a goal of \$900,000.

RESIDENT SERVICES PROVIDER

Yet to be identified.

The Resident Services Provider is yet to be identified.

SPECIAL SERVICES PROVIDER

Thrive Central Oregon’s (“Thrive”) mission is to connect individual needs to community resources. Based in Bend, Thrive provides resident services to many other affordable housing communities in the region and is very well respected. Thrive’s business model is to meet community members in public spaces to connect them with the assistance they are seeking. Each month, Thrive sees 300+ community members and connects them to 400+ resources and services, with 65% of the services revolving around secure housing, 15% basic needs, 12% legal / job / disability, and 8% health. Learn more at www.thrivecentraloregon.org.

While residents can contact Thrive staff at any time off-site, initially Thrive will be on-site 1-day a week and available to both residents and the public during their visits. If there is more demand the frequency of on-site visits will increase.

EXAMPLES OF SERVICE PROVIDER NETWORKS IN BEND

The following resources do not include organizations that provide services specifically for homeless or extremely low-income individuals and families (shelters, community food resources, etc.).

Health Care & Insurance	Employment Resources	Veterans
<ul style="list-style-type: none"> • Pandemic Partners Help Line (Assistance for those impacted by COVID-19 in coordination with Thrive, local nonprofits, and community volunteers.) • OHP Health Insurance Referral • Volunteers in Medicine Clinic • The Community Clinic of Bend 	<ul style="list-style-type: none"> • Cascade Youth & Family • COIC – Youth Employment • Goodwill Industries • Health of Oregon Corps • Oregon Unemployment • Vocational Rehab (Inside Worksource) 	<ul style="list-style-type: none"> • Band of Brothers • Central Oregon Veterans Outreach • Deschutes County Vet Services • Veterans Administration
Housing Assistance	Child Care	Education
<ul style="list-style-type: none"> • Neighbor Impact • Latino Community Association • Thrive • Deschutes County Assistance Programs 	<ul style="list-style-type: none"> • NeighborImpact • Family Access Network • Boys & Girls Club • YMCA (low-income grants) 	<ul style="list-style-type: none"> • Bend Broadband • Family Resource Center of Central Oregon • Head Start • Central Oregon Workforce Training Center

RESIDENT SERVICES PROVIDED

Resident services serve as a vital component to enhancing the lives of residents and all service programs and activities will be provided at no cost to residents.

Service	Provider	Status
Connecting residents in need with service provider networks for healthcare, health insurance, prescription drugs, navigating insurance claims, legal services, credit counseling, domestic abuse, drug and alcohol abuse, depression, childcare, employment and job training and placement opportunities, eviction prevention, education, abuse, etc.	Thrive, With Assistance from Resident Services Provider	Service Will Be Provided
TBD proprietary initiatives.	Resident Services Provider	Service Will Be Provided
Overseeing on-site structured and spontaneous events and entertainment, community appreciation events, scheduling resident community room rental requests for parties, etc.	Resident Services Provider	Service Will Be Provided
Offsite or Onsite Childcare and/or After School Partnership Program	TBD	Highly Desired, Working with Lynne McConnell @ City of Bend to Research Options

AMENITIES THAT REDUCE INEQUALITY

Unique amenities to the project that are aimed at reducing inequality are as follows.

Service	Provider	Status
Property-Wide WIFI @ No Cost to Residents	TBD	Being Researched

APPENDIX 1: EMAIL SOLICITATION FROM PBDG TO MWESB TRADE ASSOCIATION MEMBERS

Justin Metcalf

Subject: FW: Upcoming Affordable Housing Project

From: Professional Business Development Group

Sent: Wednesday, July 22, 2020 1:49 PM

To: Kenechi

Subject: Upcoming Affordable Housing Project



Stillwater Crossing Apartments - Affordable Housing Project in Bend, OR

Professional Business Development Group (PBDG) is partnering with CDK Enterprises to share information on their upcoming 240-unit Affordable Housing Project in

Bend, OR. Click [here](#) to view the available scopes.

The virtual pre-bid meeting for this project is Monday July 27 at 4pm. Click [here](#) to register for the pre-bid meeting.

****Bids are due Monday August 10, 2020****

If you are interested in bidding this project, please call the project manager, Dave Krawczyk, at (520) 370-6812. His team will give you more information on plan reviews, material takeoffs, project budgets, and any bid issues. They will also provide very detailed technical assistance throughout the bidding process to help you successfully bid this project.


Click [here](#) to view the Stillwater Apartment Plans, Specs & Scopes of Work.



APPENDIX 2: PBDG MENTORSHIP & TRAINING MODEL

PBDG accomplishes its education and training mission through its Construction Business Training and Plan (TAP) center. Our mission is to improve business conditions for priority firms (clients or participants) by increasing preparation, competitiveness, and relationships. We accomplish our mission through education, training, culturally responsive networking opportunities and mentorship. Our relationship-centric and case management approach is designed to be flexible and responsive to client needs. The program provides wraparound technical assistance services to meet participants where they are and build a long-term foundation for their business. Technical assistance services range anywhere from understanding basic costs, business operations and accounting processes, to hands on assistance with complex bidding, estimating systems and construction software training.

The training center utilizes internal resources/expertise and leverages existing external resources available in the industry and community to meet participants needs. Eligible participants include MWESB contractors and professional service firms (consulting, general, architecture and engineering).

<div>  WISHCAMPER OCTOBER 2020 CLASSES <small>ALL OCTOBER CLASSES ARE FREE TO ATTEND FOR WISHCAMPER CONTRACTORS!</small> </div>				
CLASS NAME & DESCRIPTION	DATE & TIME	CLASS LEVEL	INSTRUCTOR(S)	REGISTRATION LINK
CONSTRUCTION SCHEDULING 101 LEARN HOW TO READ AND INTERPRET SCHEDULES AND HOW TO USE THEM EFFECTIVELY	OCT 13 4-5:30PM	BEGINNER	AJ SHERMAN, SCHEDULING ENGINEER WITH MORTENSON	<u>REGISTER NOW!</u>
UNDERSTANDING CONTRACT LANGUAGE: NATIVE AMERICAN LAW THIS CLASS WILL GIVE BACKGROUND ON BUSINESS CONTRACTS WITH FOCUS ON NATIVE AMERICANS & IDENTIFY KEY TERMS AND CONCEPTS TO CONSIDER WHEN ENTERING INTO CONTRACTS	OCT 15 4-5:30PM	INTERMEDIATE	DIANE HENKELS WITH HENKELS LAW, LLC	<u>REGISTER NOW!</u>
CONTRACT REVIEW: WHAT YOU NEED TO KNOW ABOUT CONSTRUCTION CONTRACTS THIS CLASS WILL TOUCH ON WHAT YOU NEED TO LOOK FOR AND WHAT YOU NEED KNOW BEFORE YOU GET STARTED ON YOUR NEXT CONSTRUCTION PROJECT.	OCT 22 4-5:30PM	ADVANCED	MAURICE RAHMING, JENNIFER HUANG AND CLINT VALITON	<u>REGISTER NOW!</u>
USING LAST PLANNER SYSTEM TO PLAN AND SCHEDULE PROJECTS LEARN TO USE LPS TO IDENTIFY & RESOLVE SCHEDULING & PLANNING ISSUES SO THAT THE PROJECT CAN FLOW WITH NO DISRUPTIONS	OCT 26 4-5:30PM	INTERMEDIATE - ADVANCED	AJ SHERMAN, SCHEDULING ENGINEER WITH MORTENSON	<u>REGISTER NOW!</u>
AUTOCAD SOFTWARE OVERVIEW AUTOCAD IS A 2D & 3D COMPUTER-AIDED SOFTWARE DRAFTING PROGRAM THAT CAN BE USED FOR CREATING BLUEPRINTS. THIS PRESENTATION WILL FOCUS ON THE EASE IN WHICH AUTOCAD CAN BE USED IN A PROJECT FROM START TO FINISH.	OCT 28 4-5:30PM	ALL LEVELS	TOPCON SOLUTIONS	<u>REGISTER NOW!</u>

WISHCAMPER

STILLWATER MENTOR-PROTEGE PROGRAM

In this program, subs will receive hands on 1:1 mentoring and advise on key areas to help you run a successful business and grow to the next level. Through your participation on the Stillwater project you will be able to not only work and earn money but become a better business owner. Wishcamper is partnering with [Professional Business Development Group](#) to pair mentorship with free class learning opportunities and access to business advisors to ensure that you truly succeed.

Time commitment for this program is one hour a month with additional access to two free optional but recommended classes.

This program is **free** thanks to Wishcamper Development Partners

This is a 9 month long program with limited availability. Only 5 spots are available so apply today!

CLICK [HERE](#) TO APPLY!



APPENDIX 3: OUTREACH POLICIES & PROCEDURES

THIS SECTION IN PROCESS (A Jumble of Notes)

APPENDIX 4: SCREENING CRITERIA

THIS SECTION IN PROCESS

WHAT IS THE GOAL OF THE TENANT SELECTION PLAN (A DEFINED INDUSTRY TERM FOR OHCS, HUD, ETC.)? LIFE SAFETY, WELCOMING AND WANT TO FILL UNITS AND INCLUSIVE,

IS ALL THIS COVERED IN THE TENANT SELECTION PLAN?

THERE IS AN APPEALS COLLATERAL / GRIEVANCE POLICY – THE DENIAL WALKS THEM THROUGH HOW TO PROCESS THE APPEAL.

APPLICATION REQUIREMENTS. Applicants need to submit the following documentation to apply for a unit at Stillwater. All items are mandatory requirements as per Oregon Housing and HUD (GRES does not add more restrictive requirements on top of this).

- Valid identification and social security number or alien registration card (often referred to as green card, or permanent resident card, or permanent visa).
- Disclosure and explanation of any eviction and/or criminal history.
- Income verification requires the following one-page verification documents to be executed (if applicable): deposits; real property owned; trust account; lump sum receipts; veteran's administration benefits; unemployment benefits; child support; whole life / universal life insurance; real property sold on contract; disposed assets; trust account; student status and financial assistance; public assistance; periodic monetary assistance; asset verification; social security benefits; self-employment income; annuity; pension; and retirement account.
- Employment verification requires the following one-page documents to be executed: employment verification (including wage verification); and employment termination verification.

SCREENING CRITERIA. All adults on applications are screened and the following information may result in a denial. Screening is undertaken by an independent 3rd-party (Guardian uses Onsite).

What screening criteria is more restrictive than HUD and Oregon Housing? How subjective is this? How do we define low barrier to entry screening? How do others? Why is this such a hot button issue.

This is all subject to MGMT and ownership. The criteria GRES matches the same criteria that all state LIHTC projects use from 2018 notice (not sure who published it).

- Combined monthly income of less than 2-times the rent, resulting in a housing burden greater than 50%.
- Combined income that results in the applicant being over-qualified, by example, exceeding 60% of the median family income.
- An eviction over the past 4-years for drug-related or criminal activity.

- Convictions. A conviction, guilty plea, or no contest plea for any of the following crimes: drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted is “of a nature that would adversely affect property of the landlord or a resident or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord, or management.” Management will not consider a previous arrest that did not result in a Conviction or expunged records.
 - If you can tie it to disability or unique set
- Drug Use. If applicant, or any proposed occupant, is currently engaged in illegal use of drugs or there is a reasonable cause to believe that a member’s illegal use or pattern of illegal use of a drug may cause an interference, or if there is reasonable cause of behavior, from abuse or pattern of abuse of alcohol may cause interference.
 - We don’t deny for marijuana conviction, and if they are in counseling or drug management and have support system then it’s overturned.
- The process is the focus that takes into account the story. How we analyze people is not black and white. So someone calls and has a financial crime or property debt owed to another management company (part of credit screening), but if said individual tells the story about how they were a victim and have a payment arrangement in place it’s overturned. Anything that is tied to an event in their life that they can show support, that they changed, support system in place and it won’t re-occur. They can disclose it up front, which they should, so it’s uploaded with their application. The third party denies them (Onsight), then screeners is the human element that overturns easy things, if she doesn’t feel that it makes sense then she will deny and we start working through the greater process.
- Oregon decriminalizing all drugs and the amount is now a “thing”.
- Can’t have marijuana onsite because of federal.

APPEALS PROCESS. *From Guardian: Onsite is our screening company within Onsite we have Screeners interface that reviews the initial screening to ensure we should be denying something. Initial appeals are typically handled through this system as well as some are quick to explain/provide documentation. If it is not straight forward or they want to continue the appeal conversation it is handled by our Fair Housing Office at Guardian or sent to Leah Sykes office based on the denial reason, etc.*

Are we aware of how other NP are dealing with this? Why do they say there is inequity in the appeals process?