

March 12, 2026

BCC Agenda Date/Item: _____

Board of Commissioners
 Clackamas County

Approval of a Board Order authorizing Keys to Clackamas County Homeownership Program Down Payment Assistance and delegating signature authority to the Chair, the Administrator, the Department Director, and/or the Division Director for related Subrecipient Agreements. Order Value is \$6,900,000 for 29 months. Funding is through Community Development Block Grant Disaster Recovery funds. No County General Funds are involved.

Previous Board Action/Review	Grant Agreement with Oregon Housing and Community Services (OHCS) for the Keys to Clackamas Homeownership Program approved by BCC on 4-24-25 20250424 Ill.C.3		
Performance Clackamas	Safe, Secure, and Livable Communities		
Counsel Review	Amanda Keller	Procurement Review	Jaymi Stark
Contact Person	Devin Ellin	Contact Phone	971-227-0472

EXECUTIVE SUMMARY: The Housing and Community Development Division (HCDD) of the Clackamas County Health, Housing, and Human Services Department requests authorization of Downpayment Assistance (DPA) and Subrecipient Agreements for the Keys to Clackamas Affordable Homeownership Program. The Board Order delegates limited signing authority to the Clackamas County Chair, the County Administrator, the Director of the Department of Health, Housing and Human Services, and/or the Director of the Housing and Community Development Division

In April of 2025, the Board approved a Grant Agreement and Lifecycle Form for the direct allocation award of \$7,747,747.00 in Community Development Block Grant Disaster Recovery funds (CDBG-DR funds) from Oregon Housing and Community Services to increase affordable housing inventory in areas impacted by the 2020 Labor Day Wildfires. Clackamas County is implementing these activities through the Keys to Clackamas Affordable Homeownership Program, under which Community Land

Trust (CLT) organizations acquire up to approximately 75 scattered-site homes from the Housing Authority of Clackamas County (HACC) and sell them to income-qualified buyers utilizing long-term affordability restrictions.

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In September of 2025, Clackamas County issued a Notice of Funding Opportunity (NOFO). It made available up to \$6,900,000 in (CDBG-DR) funds for DPA and program costs

for selected community partners to provide affordable homeownership opportunities through a Community Land Trust, with funding not to exceed \$150,000 in DPA per property. Through this process, Clackamas County selected DevNW and Proud Ground for funding.

The Board Order delegates limited signing authority to the Clackamas County Chair, the County Administrator, the Director of the Department of Health, Housing and Human Services, and/or the Director of the Housing and Community Development Division to enter into and execute Subrecipient Agreements with DevNW and Proud Ground to perform program delivery services, including household intake and qualification, down-payment assistance (DPA) eligibility review, and related support for the sale of CLT homes to eligible homebuyers for the Keys to Clackamas Homeownership Program.

The Keys to Clackamas Affordable Homeownership Program has three levels of prioritization for households served with this funding, with current HACC residents having priority within each Priority Level:

- First Priority: Fire-impacted households with residential verified loss under 80% Area Median Income (AMI)
- Second Priority: Fire-impacted households with residential verified loss up to 120% AMI
- Third Priority: Non-fire-impacted households under 80% AMI

As outlined in the Subrecipient Agreements, DevNW and Proud Ground will be monitored by Clackamas County staff through ongoing monitoring of contract performance, requested progress reports, and expense reimbursement invoices. These two subrecipients will complete underwriting that complies with an approved Program Homebuyer selection plan, including ensuring that CLTs will not provide duplication of benefits for DPA recipients. These services should include assessing the applicant's credit history and credit score, verifying the borrower's income and assets to ensure affordability (DTI ratios) and sustainability, verifying that pre-purchase counseling and education are completed, and collecting post-closing documents for closeout.

RECOMMENDATION: Staff respectfully recommend that the Board of County Commissioners approve the Board Order and authorize Chair Roberts or his designee to sign on behalf of Clackamas County.

Respectfully submitted,



Mary Rumbaugh
Director of Health, Housing, and Human Services

**BEFORE THE BOARD OF COUNTY COMMISSIONERS
OF CLACKAMAS COUNTY, STATE OF OREGON**

In the Matter of Authorizing
Downpayment Assistance and
Subrecipient Agreements for the
Keys to Clackamas Affordable
Homeownership Program and
Delegating Signature Authority



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Whereas, the Clackamas County Board of County Commissioners (the “Board”) has authority to authorize the signing of all contracts and any amendments or renewals of the same;

Whereas, in April of 2025, the Board Approved a grant agreement with Oregon Housing and Community Services for a direct allocation in the amount of \$7,747,747.00 for 4 years of Community Development Block Grant Disaster Recovery (CDBG-DR) Funds to increase affordable housing inventory in areas impacted by the 2020 Labor Day Wildfires. Clackamas County is implementing these activities through the Keys to Clackamas Affordable Homeownership Program, under which Community Land Trust (CLT) organizations acquire scattered-site homes from the Housing Authority of Clackamas County (HACC) and sell them to income-qualified buyers utilizing long-term affordability restrictions;

Whereas, HACC, which is a subcomponent of Clackamas County, is currently in the process of initiating a Public Housing Disposition (Section 18) of HACC’s Single Family Home portfolio (the Portfolio). In November of 2024, HACC released a Request for Expressions of Interest (RFEI) seeking partners, specializing in Community Land Trusts and Affordable Homeownership, that could acquire the Portfolio and convert to long-term affordable homeownership opportunities;

Whereas, in September of 2025, Clackamas County issued a Notice of Funding Opportunity (NOFO) and made available up to \$6,900,000 in (CDBG-DR) funds for Down Payment Assistance (DPA) and program costs for selected community partners to provide affordable homeownership opportunities through a Community Land Trust, with funding not to exceed \$150,000 in DPA per property. Selected organizations who responded to the RFEI were eligible to respond to the NOFO to purchase from HACC with seller financing approximately 75 of its scattered site homes and utilize CDBG-DR funding for DPA to provide affordable homeownership opportunities for homes acquired into the CLT. Through this process, Clackamas County selected DevNW and Proud Ground for funding;

Whereas, DevNW and Proud Ground will execute Subrecipient Agreements with the County to perform program delivery services, including household intake and qualification, DPA eligibility review, and related support for the sale of CLT homes to eligible homebuyers for the Keys to Clackamas Homeownership Program;

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Whereas, the Board has determined it is in the best interest of Clackamas County to authorize the issuance of DPA and Subrecipient program costs for the Keys to Clackamas Homeownership Program in the amount of up to \$6,900,000;

Whereas, the Board has determined it is in the best interest of the County to delegate limited signing authority to the Clackamas County Chair of the Board of Commissioners (the Chair), the County Administrator, the Director of the Department of Health, Housing and Human Services, and/or the Director of the Housing and Community Development Division to negotiate, approve, and execute all documents reasonably necessary to complete the Keys to Clackamas County Homeownership Program.

NOW, THEREFOR, the Clackamas County Board of County Commissioners orders as follows:

1. The Board hereby approves the Department of Health, Housing, and Human Services issuing up to \$6,900,000 in DPA and Subrecipient program costs for the Keys to Clackamas Homeownership Program to DevNW and Proud Ground; and
2. The Clackamas County Chair, the County Administrator, the Director of the Department of Health, Housing and Human Services, and/or the Director of the Housing and Community Development Division are each hereby delegated limited signing authority to negotiate, approve, and execute all documents reasonably necessary to complete the Keys to Clackamas Homeownership Program including, but not limited to, Subrecipient Agreements for the Project.

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DATED this _____ day of _____, 2026.

BOARD OF COUNTY COMMISSIONERS

Chair

Recording Secretary