

**To City of Ashland
Affordable Housing Trust Fund
Grant Application**

**Submitted by: ColumbiaCare Services, Inc.
3587 Heathrow Way
Medford, Or 97504**

**Contact: Cindy Dyer, Housing Director
541-858-8170
cdyer@columbiacare.org**

**Project ownership will be under a single-asset entity (per OHCS requirements):
ColumbiaCare Rogue Ridge Apartments, LLC**

Development Team:

Land Use Planner: Richard Stevens & Associates
Architect: Kistler, Small & White Architects
Contractor: TBD

1. Introduction

- Describe organization and what is unique about the firm, its goals, and objectives.

ColumbiaCare is a 501©3 non-profit organization established in 2003. The Mission is "to promote the mental health and welfare of individuals and communities by developing progressive systems of behavioral health care facilities and service programs in collaboration with public and private providers of social, judicial and health care services".

ColumbiaCare's treatment philosophy is guided by the research and insights of Abraham Maslow, Victor Frankl, and the emerging world of neuroscience. Maslow described the hierarchy of needs that humans have, building from simply staying alive, to feeling safe, to being social, to contributing to society, to personal growth and fulfillment (self-actualization). This provides the structure for our treatment; meeting basic needs as a pathway to achieving higher goals. ColumbiaCare looks at the person first, then how development, circumstances, and mental illness affects the person. It is our dream to have just the right combination of housing and supports available in every

community so that the individuals we serve have a pathway to achieving the same things all humans need; to not only feel safe and well taken care of, but to contribute and thrive. We also understand that “recovery” is a nonlinear process that is defined by each individual. It includes concepts such as insight, self-efficacy, motivation, social skills, support systems, and many more. It is further defined by faith, culture, and community. ColumbiaCare blazes this trail to recovery alongside the individual through collaborative treatment planning. We jointly figure out what is meaningful to them and them mobilize just the right amount of housing, health, family involvement, and treatment supports to promote their recovery vision.

It is upon this foundational understanding that we are proposing to develop a Supportive Housing Program capable of supporting individuals with a Serious Mental Illness who will benefit from, and be successful in, a community-based level of care that offers a home along with needed services.

Ultimately, the goal of the services and supports offered will be to work alongside residents as they manage their own mental illness, continue on their own path of recovery, and eventually step down into and maintain an affordable independent living situation in the open housing market (which could be in other units available at Rogue Ridge or some other housing in the community).

ColumbiaCare is also the primary provider of mental health services for Jackson Care Connect, a local Coordinated Care Organization for Jackson County. In this role, ColumbiaCare has their main medical clinics located in Medford and Central Point, Oregon. ColumbiaCare has also established a newly sited branch clinic location in White City serving the residents in the Upper Rogue Area, and is proposing to purchase the commercial site adjacent to this proposed housing complex, which will be a future branch location for mental health services serving the Southern Jackson County area residents, making the location of this housing very convenient for tenants needing to access more intensive mental health services when needed

2. Project Description

- Describe the program/activity for the respondent organization is seeking funding.
- Describe the target population expected to benefit from the program/activity.
- Provide the number of individuals, or households, expected to benefit from the program/activity.
- If applicable provide the number and type of housing units to be created or made habitable.
- Provide a detailed timeline leading to the completion of the proposed program/activity.
- Provide a map showing the project's location. If the project will serve a specific area, proposed project boundaries should be shown.

ColumbiaCare is seeking funding to help with any of the following eligible activities including acquisition of the land, new construction costs including supporting the green technologies to be incorporated into the project, and/or for the pre-development activities including the land use planner who will assist us with the zone change application, the architect to help with the design of the project and other fees that will be necessary to get this site approved for the intended use.

In July of 2017 ColumbiaCare was awarded funding from Oregon Housing & Community Services towards the development of this project. Our project plans and timelines at that time were contingent upon Rogue Credit Union (seller of the land) getting their lot line adjustment and plans approved by the City. We were not able to proceed with any of our plans until we knew for sure the total building site we going to be utilizing, etc. This process took much longer than we anticipated, and we were just notified a couple of weeks ago that all has been completed. Due to the time delay, and some new design and concept considerations being recommended by the architect and land use planner, we have realized that we need additional funding to truly bring this project to fruition. Which is what brings us to requesting funds from the City of Ashland for eligible activities mentioned previously.

Rogue Ridge Apartments (Rogue Ridge) will be a newly constructed, 25-unit affordable housing complex located in Ashland, OR. While the Rogue Ridge complex will offer between 18-25 total affordable housing units (final building plans will be subject to City approval), 13 of them will be Supportive Housing program-designated units specifically serving individuals who have a Serious Mental Illness. AllCare Health CCO has sponsored the project by committing resources for services for the 13 Supportive Housing units for their members. ColumbiaCare will also reserve one unit to be available for program resident activities, group events and /or meeting space and another unit for an on-site manager. The remaining units will be affordable to people at 60% of the Median Family Income level. Preferences will be given to people with mental disorders and to Military Veteran's, our two primary areas of focus.

The Supportive Housing program units will be supported by staff, which will include 1.4 FTE Qualified Mental Health Professional to be on-site providing mental health support services 8-hours per day, 7 days a week, a 1.0 FTE Peer Support Specialist providing peer support. An on-site Apartment Manager who will also be available as needed to respond to building emergencies, as well as perform property management duties. Programming will include services and supports such as case management and skills training pertinent to maintaining resident success in their living environment; services that support activities of daily living in community-based settings; ongoing supervision and periodic check-ins; person-to-person assistance and support with problem solving, prompts, assignments, monitoring and encouragement; environmental adaptations to assist clients to gain or use the skills needed for successful community living; assistance with contacting the appropriate crisis response agency as needed, and on-going coordination and service planning with resident treatment providers.

The proposed location is currently a vacant parcel of land, that is adjacent to the new Rogue Credit Union branch location. ColumbiaCare currently has a purchase agreement for the entire remaining site under ownership by Rogue Credit Union, but our plans for the site we will be seeking to purchase, will be to divide the land into two lots; one for affordable housing and the other to remain as commercial (this is the street frontage parcel) the rear portion we will seek to be re-zoned and used for affordable housing (this project). It is located close to all needed amenities such as shopping, banking, schools, dining establishments, medical facilities, recreational centers, parks, bus lines, etc. The building design and unit sizes is based on the most unmet need for housing – which is single adults, and also based on the most efficient design that will allow the sponsor to maximize the building site. We do not have a confirmed site design at this point, the conceptual design is a two-buildings, each 2-stories high, with a large number of studio units and a few 1, 2, 3 bedroom units, plus one manager unit and an office and community room. Total of 25 residential units. This also allows us to meet the required parking space needs and provides the greatest number of housing units possible. If the final site design allows for more units, ColumbiaCare will be happy to maximize the use to its highest potential.

Additionally, ColumbiaCare plans to incorporate energy and water conservation building technologies into the design, following the Earth Advantage Path, which is our most common practice.

The site is located between a mix of residential and commercial developments. Access to the site will be off of Ashland street, but the site itself is situated behind what will be the future site of a branch banking location for Rogue Credit Union, giving it some privacy from the main street traffic and closer to the residential area in the rear, making this a safe neighborhood for the tenants living at Rogue Ridge Apartments.

The overall project design concept will enable tenants to have the independence of living in their own units, combined with the support of having staff on site 24 hours a day. Having an on-site office, laundry facilities and community room will allow tenants to engage and socialize with staff and their peers in therapeutic and community activities.

The estimated timeline for completion of each item below is as follows;

- | | |
|--|------------|
| 1) Architectural plans and drawings to submit w/land use appl. | May 2018 |
| 2) Land Use application preparation, submission and approval | Sept. 2018 |
| 3) Final Acquisition of land | July 2018 |

- | | |
|---|------------|
| 4) Building permits obtained | Dec. 2018 |
| 5) Construction completion/Cert. of Occupancy | Sept. 2019 |
| 6) 100% Occupancy/Initial Lease-up | Oct. 2019 |

Attached site maps, photos, vicinity to services map, zoning certification & letter, and purchase agreement.

3. Project Experience

- Describe the respondent's organizational framework, special resources, and any other information to demonstrate that the respondent can effectively and efficiently complete the proposed program/activity.
- Describe the respondent's organizational experience in completing programs or activities similar to the proposal outlined in the RFP.
- List other organizations involved with this project and their level of involvement.

ColumbiaCare has an extensive history of developing, managing and providing a full range of mental health, residential and housing services for citizens of Oregon since its inception in 2003, and its current principles have over 50 years of collective and professional experience in this same field. ColumbiaCare operates a diverse service continuum that provides medically necessary and appropriate levels of residential treatment and supportive/supported housing services for individuals with a primary diagnosis of mental illness, including Supportive Housing, just like the project being proposed. In total, ColumbiaCare has designed, developed (build or remodeled), and/or operates 24 licensed residential treatment programs, two crisis respite treatment foster care homes serving children and adolescents, 21 community-based Supportive Housing programs and 7 DOJ Supported Housing programs serving more than 250 clients at any given time across the State of Oregon, Washington and Idaho. Each program is specifically and responsively designed to meet the needs of the requesting agency, local community and most importantly, the individuals whom we serve. All of the above programs were "new development" for ColumbiaCare; 5 of which started as bare land and required financing/purchase and construction from the ground up, 10 of which required financing/purchase and significant renovation and expansion to become program-ready, and the rest requiring either purchase and/or lease, with minor repairs and maintenance to meet ColumbiaCare program standards.

ColumbiaCare understands that development does not only encompass financing and building; it requires entire program planning and roll out. This includes creation of the program model and appropriate staffing; making the program license-ready (where applicable), which involves attention paid to details such as sprinkler systems, egress, ADA accessibility, locked storage for meds and other potentially hazardous materials,

and other health and safety compliance activities. It involves community relations, education, and outreach, partner meetings to design programming, and of course staff recruitment, hire and training.

ColumbiaCare has hired a team of professionals to carry out each of these tasks, which they have successfully done more than 50 times, in a variety of communities. And while we have added expertise to this team, all of its core members have been with the company since the beginning. The development team we have in place has continued to streamline these processes, making sure each team member communicates with the rest of the team on weekly, if not more regular basis. From the Executive Director, Deputy Director and Clinical Director who design the concept of the program, put the program through a capacity review and develop an appropriate and viable development and operating budget; to the clinical team and administrative management members working with community partners to ensure clients can access services and receive high quality care; to our contracted architects and professional contractors working together with our development team and reporting to the Deputy Director and the Housing Director on progress obtaining the proper permits, carrying out building construction according to an agreed upon timeline and coordination of subcontractors; to our Contracts Administrator making sure the appropriate contracts are in place and reporting is carried out; to Property Management team ensuring that vendor accounts, utilities and communications are in place; to our HR Manager planning ahead for staff recruitment to make sure the team is in place, trained and ready to provide services by opening day—we have much experience managing our development team. The development team is comprehensive, well-coordinated, and very knowledgeable not only on how to carry out their piece, but how and when it needs to be done so as not to hold up or interfere with another development team members' role and responsibility. Each and every project truly is a team effort, each member having the expertise to do the job effectively and efficiently, and held accountable for excellence by a knowledgeable, supportive and involved Executive Team and Management staff.

ColumbiaCare has secured funding from several sources including operational funding from AllCare that will support the Supported Housing Program units. None of these funds are eligible to be used towards the development of the project, but will absolutely benefit the service supports necessary for successful operation and management of the property. In partnership with AllCare (or their designated network provider) we will work to identify individuals that would be best served by the Supported Housing program/units. ColumbiaCare anticipates receiving a range of referrals who are AllCare members typically living in Jackson County and who have a Serious Mental Illness; from those who are currently residing in more structured levels of care, such as residential treatment programs, to those already living in the community and are either homeless or under housed, at risk of becoming either, or would otherwise be at risk for needing a higher level of care without this resource. As mentioned before, Rogue Ridge will typically serve those who have the following;

- A diagnosis of a Serious Mental Illness

- The ability to live successfully and safely in Supportive Housing level of care with appropriate and available support services
- The ability to manage personal housekeeping chores with little coaching or supervision
- The ability to manage their own medications with little oversight, or occasional prompting
- Interest in engaging in ongoing mental health services and/or the ability to maintain mental health stability
- The desire and ability to work towards attending all personal appointments independently
- Interest in working towards stepping down into long-term, independent living
- The ability to maintain sobriety and/or participate in A&D treatment, if needed

Oregon Housing & Community Services has awarded funds for this development and they will require a deed restriction to ensure long-term affordability is maintained for a minimum of 30 years. During the term of construction and compliance they will monitor the project files for tenant eligibility and also make visits to inspect the property to ensure that it is being adequately maintained.

If funded, Ashland will have a financial interest in the project similar to Oregon Housing & Community Services.

Individuals referred to Rogue Ridge will be able to enjoy the benefits of independent living, in the community, with the added benefit of onsite support provided by the onsite program staff. The remaining units that are not specifically program related units, will be rented to those individuals meeting the income criteria of not exceeding 60% of the Median Family Income. Preferences will be given to those individuals who have a mental disorder or those who are Military Veteran's seeking affordable housing.

4. Funding Request

- ***Provide the requested amount of Ashland Housing Trust Funds.***

ColumbiaCare is requesting the full amount of AHTF dollars available of \$366,351.

- ***Provide the amount of any Community Development Block Grants requested under a separate application (if applicable).***

ColumbiaCare does not intend to request any CDBG funding for this project.

- ***Provide a detailed project budget that includes all other funding sources anticipated to support the program/activity.***

- 1) Attached Sources of Funding page that provides detailed information of where the funds are coming from for this development.

- 2) Attached is the Reservation Award letter from Oregon Housing & Community Services.
- 3) Attached is the letter of interest from Washington Federal to provide the loan.
- 4) Attached is the supported services commitment letter from AllCare.

- ***Provide the proposed percentage of matching funds, including the estimated value of donated land or labor, demonstrating that the Affordable Housing Trust Fund contribution shall not exceed more than 50% of the total project, or program, cost.***

Oregon Housing & Community Services has committed \$1,250,000 dollars of Mental Health Housing funds towards the total development of this project.

- ***Provide a detailed budget including but not limited to: land acquisition costs, materials, building permit costs, predevelopment costs, professional services, and any other administrative costs.***

Attached is the Uses of Funding page that provides detailed information of where the sources of funding will be needed for the development of this project.

Attached is also the Income/Expense forms that detail the program rents and operating expenses for the property once construction is completed.

Other Attachments:

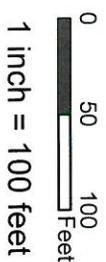
- Letter of support from Jackson County Health & Human Services
- Letter of support from Jackson Care Connect (CCO)

Aerial

39-1E-10DC TL 9201



| | |
|---|---------------------|
|  | Subject Property |
|  | Proposed_PLA |
|  | Building Footprints |
| Streets by Surface Type | |
|  | Paved |

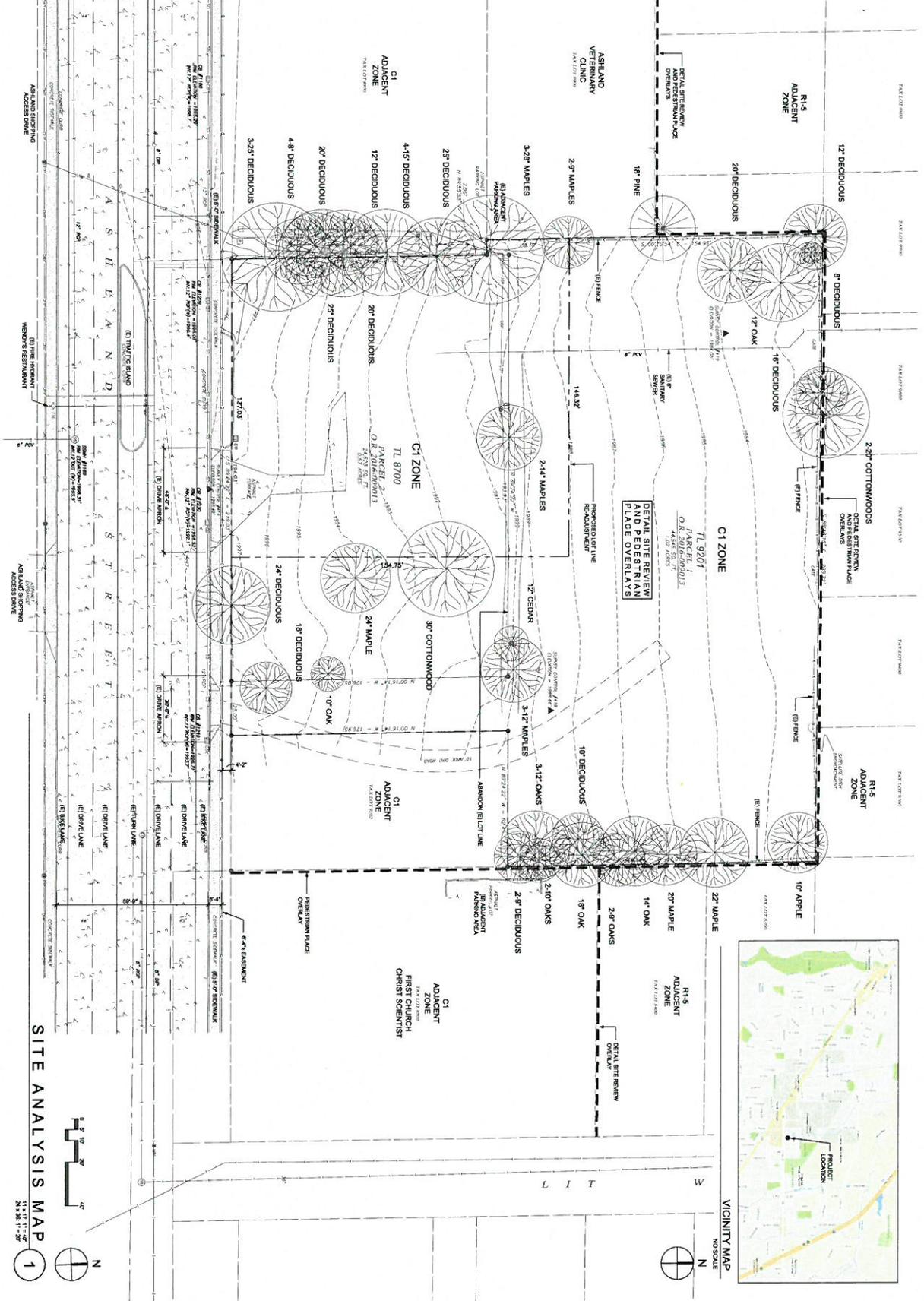


Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Getmapping, Aerogrid, IGN, IGP, swisstopo, and the GIS User Community



This map is based on a digital database compiled by Jackson County GIS from a variety of sources, and may include RSA field data received by a Trimble GPS. We cannot accept responsibility for errors, omissions, or positional accuracy. There are no warranties, expressed or implied.

09/11/2017



**ROGUE CREDIT UNION
ASHLAND BRANCH**

ROGUE CREDIT UNION
1651 ASHLAND STREET ASHLAND, OREGON

REVISIONS

PROJECT: 1400
DATE: 10/15/16
SHEET: 1-20

SITE ANALYSIS MAP

A2

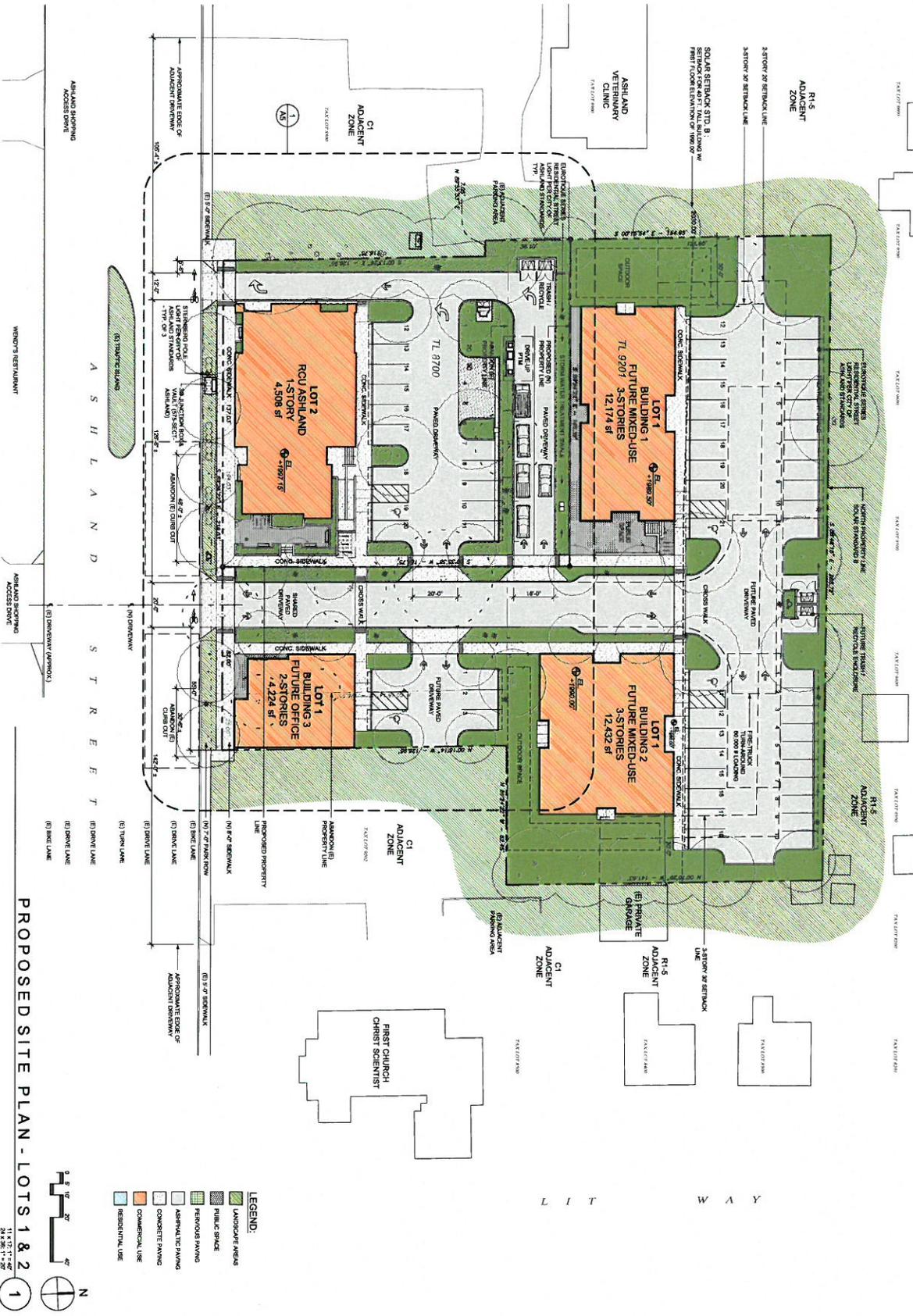
Kistler + Small + White

1651 ASHLAND STREET
ASHLAND, OR
TEL: 541.488.8200

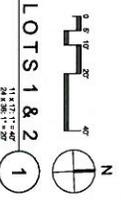
PRELIMINARY

THIS DRAWING SHALL NOT BE USED FOR CONSTRUCTION WITHOUT THE ISSUANCE OF A PERMIT

SITE REVIEW SUBMITTAL
3-28-16



PROPOSED SITE PLAN - LOTS 1 & 2



- LEGEND:**
- LANDSCAPE AREA
 - PUBLIC SPACE
 - PERVIOUS PAVING
 - ASPHALT/PAVING
 - CONCRETE PAVING
 - COMMERCIAL USE
 - RESIDENTIAL USE

**ROGUE CREDIT UNION
ASHLAND BRANCH**

ROGUE CREDIT UNION
1651 ASHLAND STREET ASHLAND, OREGON

816 WATER STREET
ASHLAND, OR
TEL: 541.488.8200

**Kistler+
Small
+White**
ARCHITECTS

PHIL IMMINARY
TRUSTEES OF KISTLER SMALL
CONSTRUCTION
RECONSTRUCTION
ISSUANCE OF A PERMIT
SITE REVIEW
SUBMITTAL
8-30-16

PROPOSED
SITE PLAN -
LOTS 1 & 2

PROJECT: 16206
SHEET: 1.0/1.7
DATE: 11/17/16

A4

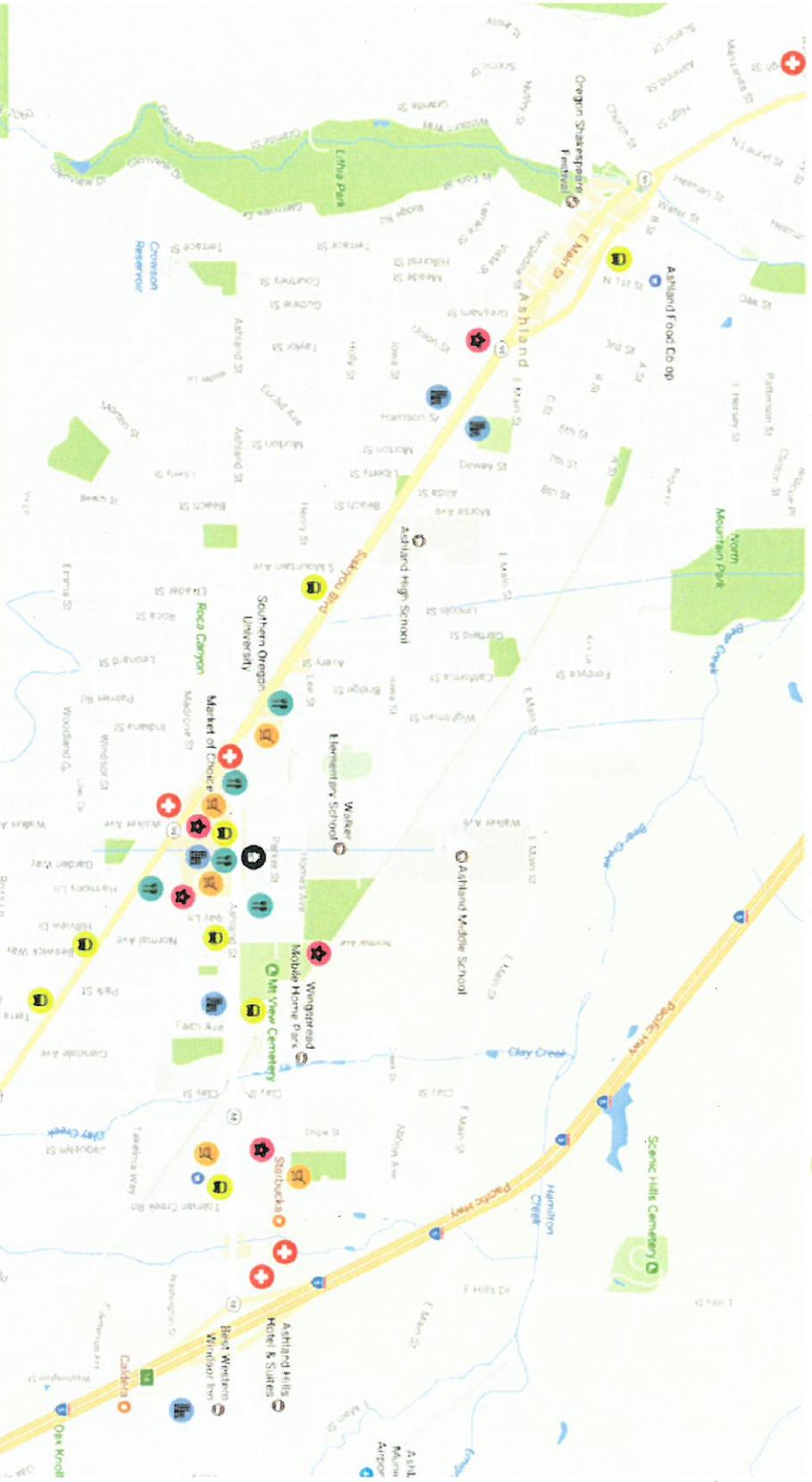




Rogue Ridge Apartments

Symbol Key

- Project Site: 1651 Ashland Street Ashland, OR 97520
- The Great American Pizza Company: 0.2 miles away
- Panda Garden: 0.1 miles away
- House of Thai Cuisine: 0.3 miles away
- La Casa Del Pueblo: 0.4 miles away
- Valley Immediate Care: 0.3 miles away
- Today's Dentistry: 0.2 miles away
- Rite Aid Pharmacy: 0.9 miles away
- Progressive Optometry: 0.8 miles away
- Asante Ashland Community Hospital: 2.6 miles away
- Oregon Health Authority Department of Human Services: 250 feet away
- Ashland Community Resource Center: 0.3 miles away
- Community Counseling Center: 1.2 miles away
- Ashland Emergency Food Bank: 1.3 miles away
- Kolpia Counseling: 1.2 miles away
- Ashland Street Cinema: 300 feet away
- Anytime Fitness: 0.2 miles away
- Hunter Park: 0.2 miles away
- YMCA: 0.7 miles away
- Ashland Library: 1.4 miles away
- RT/D Bus Stops
- Wendy's: 350 feet away
- Albertsons: 0.8 miles away
- Today's Dentistry: 0.2 miles away
- Rite Aid Pharmacy: 0.9 miles away
- Ashland Community Resource Center: 0.3 miles away
- Community Counseling Center: 1.2 miles away
- Ashland Emergency Food Bank: 1.3 miles away
- Kolpia Counseling: 1.2 miles away
- Ashland Street Cinema: 300 feet away
- Anytime Fitness: 0.2 miles away
- Hunter Park: 0.2 miles away
- YMCA: 0.7 miles away
- Ashland Library: 1.4 miles away
- RT/D Bus Stops



Zoning & Site Control

**ZONING:
Local Government Verification that Development is Consistent
With Zoning and Land Use Regulations**

Project Name: _____
Project Type and # of units: Residential Development, Multi-family; 24 units
Project Location: 1651 Ashland Street (rear parcel)
Acreage of Project Site: 1.09 acres Tax Account #(s): _____
Assessor's Map & Tax Lot(s): 39 1E 10DC Tax lot 9201

.....
(Must be completed by local jurisdiction)

Certification

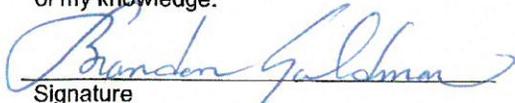
1. The zoning for this development site is: C-1
Commercial: Detail Site Review Overlay; Pedestrian places Overlay
2. The number of units (not buildings) [density] allowed for this development site is:
Minimum number: 0 Maximum number: 32
3. The number of on-site parking spaces required per dwelling unit is: 1.75 spaces per 2BDR; 2 spaces per 3BDR unit.
1 space per 500sq.ft. unit; 1.5 spaces per 1BDR;
4. Check the applicable box. (Check only one (1) box):
 - The proposed use is consistent with the above referenced zoning and applicable land use regulations. The jurisdiction requires no additional land use approvals.
 - The proposed use will be consistent with the above referenced zoning and applicable land use regulations upon obtaining of the following land use approval(s): _____
_____, or resolution of the following land use issue(s): _____

Applicant submitted the required application(s) for review: _____ has _____ has not

- The proposed use _____ is not allowable or X cannot be determined to be allowable with the above referenced zoning and applicable land use regulations because: _____

The zone currently requires 65% of the ground floor to be commercial. A 100% residential project will require a zone change to R-3 multifamily. See attached letter.

I certify the City/County of Ashland, Oregon has vested in me the authority to verify consistency with local land use regulations and I further certify the foregoing information is true and correct to the best of my knowledge.

| | | |
|---|-----------------------|---------------------|
|  | <u>4/6/2017</u> | <u>541-552-2076</u> |
| Signature | Date | Phone |
| <u>Brandon Goldman</u> | <u>Senior Planner</u> | |
| Print Name | Title | |

CITY OF ASHLAND

April 6, 2017

Cindy Dyer, Housing Director
Columbia Care Services Inc.

cdyer@columbiacare.org

Ms. Dyer,

Enclosed you'll find the Local Government Zoning Verification form requested. I did want to note that although your proposal to develop 24 affordable housing units at the rear of the property, exclusive of a commercial component of the ground floor, is not presently consistent with the C-1 zone, there has been recent discussion by members of both the Planning Commission and City Council regarding the suitability of rezoning the subject property to support multifamily residential development.

Rezoning the property to R-3 (high density multifamily) would allow a development of 20 units per acre, and additional density bonuses automatically applied for affordable housing would increase the allowable density to 27 units per acre. Further, through providing smaller units, such as 1 bedroom units or studios of less than 500sq.ft. an increase in the total number of dwellings above that density calculation could be achieved. Given this potential the site could readily accommodate a development of a 24 unit+ apartment complex provided an application to rezone the property were applied for and approved, or consistent with the existing zone if at least 65% of the ground floor was commercial, a 32 unit housing development could occupy the second and third stories.

Given the potential to rezone the rear of the property to R-3, I felt compelled to express that although the zoning certification letter stipulates that the "proposed use cannot be determined to be allowable", that comment should not dissuade you from proceeding with your proposal and having further discussions with the Planning Department regarding the process for changing the existing zone.

Please feel free to call if you have any questions.



Brandon Goldman, AICP

Brandon Goldman, Senior Planner
Department of Community Development Tel: 541-552-2076
20 East Main Street Fax: 541-488-5311
Ashland, Oregon 97520 TTY: 800-735-2900
goldmanb@ashland.or.us
www.ashland.or.us





Sale Agreement # _____
 Addendum # _____

ADDENDUM TO REAL ESTATE SALE AGREEMENT

1 This is an Addendum to: Real Estate Sale Agreement Seller's Counter Offer Buyer's Counter Offer
 2 Buyer: Columbia Care Services, Inc.
 3 Seller: Rogue Credit Union

4 The real property described as: Map 39-1E-10DC, a portion of TL 9201, & 8700, Ashland, OR
 5 **SELLER AND BUYER HEREBY AGREE THE FOLLOWING SHALL BE A PART OF THE REAL ESTATE SALE AGREEMENT REFERENCED ABOVE.**
 6 The time period of Buyer to satisfy Buyer's Conditions of Sale shall be extended to April 30, 2018.

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29 Buyer Signature [Signature] Date 9-27-2017 10:38 a.m. p.m. ←
Columbia Care Services, Inc.

30 Buyer Signature _____ Date _____ a.m. p.m. ←

31 Seller Signature [Signature] Date 10-3-2017 11:55 a.m. p.m. ←
Rogue Credit Union

32 Seller Signature _____ Date _____ a.m. p.m. ←

33 Buyer's Agent _____ Seller's Agent Jeffrey C. Leever

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1 COMMERCIAL ASSOCIATION OF REALTORS® PORTLAND/VANCOUVER
2 PURCHASE AND SALE AGREEMENT AND RECEIPT FOR EARNEST MONEY

3 (Oregon-Commercial Form)

4 Dated: April 20th, 2017

5 BETWEEN: Rogue Credit Union ("Seller")
6 AND: Columbia Care Services, Inc. ("Buyer")

7 Buyer agrees to buy and Seller agrees to sell, on the following terms, the real property and all
8 improvements thereon (the "Property") commonly known as A portion of Tax Lots 9201 and 8700, County
9 Assessor's Map 39-1E-10DC. Subject to be created by partition/lot line adjustment. See as Exhibit
10 'A' attached and located at 1651 Ashland Street, the City of Ashland, County of Jackson, Oregon legally
11 described as follows: To be provided in escrow. If no legal description is inserted or attached, Buyer and Seller will
12 attach a legal description upon receipt and reasonable approval by both parties of the Preliminary Commitment or, if
13 applicable, the Survey.

14 1. Purchase Price. The total purchase price is Six Hundred and Fifty Thousand and 00/100 dollars
15 (\$650,000.00) or the appraised value, whichever is less, payable as follows: Cash at close of escrow. \$400,000
16 allocated to the multifamily property and \$250,000 allocated to the commercial property.

17 2. Earnest Money Receipt. Upon execution of this Agreement, Buyer shall pay
18 \$10,000.00 as earnest money (the "Earnest Money") in the form of cash or check or promissory note. If
19 the Earnest Money is in the form of a promissory note, it is due and payable: upon execution of this Agreement
20 by Buyer and Seller or no later than 5 PM Pacific Time one day after satisfaction or waiver by Buyer of the
21 conditions to Buyer's obligation to purchase the Property set forth in this Agreement or other: . If the Earnest
22 Money promissory note is not redeemed and paid in full when due, then (i) the Earnest Money promissory note shall
23 be delivered and endorsed to Seller (if not already in Seller's possession), (ii) Seller may collect the Earnest Money
24 from Buyer, either pursuant to an action on the promissory note or an action on this Agreement, and (iii) this
25 Agreement shall be of no further force or effect. The Earnest Money shall be deposited with AmeriTitle Co.
26 (the "Title Company") at the following branch Medford; Gena Whipple, Escrow Officer, upon execution of this
27 agreement by Buyer and Seller. or other: . The Earnest Money shall be applied to the payment of the
28 purchase price for the Property at closing. Any interest earned on the Earnest Money shall be considered to be part
29 of the Earnest Money. The Earnest Money shall be returned to Buyer in the event any condition to Buyer's
30 obligation to purchase the Property shall fail to be satisfied or waived through no fault of Buyer.

31 3. Conditions to Purchase. Buyer's obligation to purchase the Property is conditioned on the
32 following: none and/or See attached Addendum and/or Buyer's approval of the results of its property
33 inspection described in Section 4 below. If Buyer has not given written waiver of these conditions, or stated in
34 writing that these conditions have been satisfied, by written notice given to Seller within 180 days from Execution
35 Date days after delivery of the preliminary title report (defined below) the Agreement shall be terminated, and the
36 Earnest Money shall be promptly returned to Buyer.

37 4. Property Inspection. Seller shall permit Buyer and its agents, at Buyer's sole expense and risk,
38 to enter the Property, at reasonable times after reasonable prior notice to Seller and after prior notice to the tenants
39 of the Property as required by the tenants' leases, to conduct inspections, tests, and surveys concerning the structural
40 condition of the improvements, all mechanical, electrical and plumbing systems, hazardous materials, pest
41 infestation, soils conditions, wetlands, American with Disabilities Act compliance, and other matters affecting the
42 suitability of the Property for Buyer's intended use and/or otherwise reasonably related to the purchase of the
43 Property. Buyer shall indemnify, hold harmless, and defend Seller from all liens, costs, and expenses,
44 including reasonable attorneys' fees and experts' fees, arising from or relating to Buyer's entry on and inspection of
45 the Property. This agreement to indemnify, hold harmless, and defend Seller shall survive closing or any
46 termination of this Agreement.

1 5. Seller's Documents. Within 10 days after the Execution Date, Seller shall deliver to Buyer, at
2 Buyer's address shown below, legible and complete copies of the following documents and other items relating to
3 the ownership, operation, and maintenance of the Property, to the extent now in existence and to the extent such
4 items are within Seller's possession or control: Survey, wetlands data, environmental audits.

5 6. Title Insurance. Within 10 days after the Execution Date, Seller shall deliver to Buyer a
6 preliminary title report from the Title Company (the "Preliminary Commitment"), together with complete and
7 legible copies of all documents shown therein as exceptions to title, showing the status of Seller's title to the
8 Property. Buyer shall have 30 days after receipt of a copy of the Preliminary Commitment within which to
9 give notice in writing to Seller of any objection to such title or to any liens or encumbrances affecting the Property.
10 Within 10 days after the date of such notice from Buyer, Seller shall give Buyer written notice of whether it is
11 willing and able to remove the objected-to exceptions. Within 10 days after the date of such notice
12 from Seller, Buyer shall elect whether to purchase the Property subject to the objected-to exceptions which Seller is
13 not willing or able to remove or terminate this Agreement. On or before the Closing Date (defined below), Seller
14 shall remove all exceptions to which Buyer objects and which Seller agrees Seller is willing and able to remove.
15 All remaining exceptions set forth in the Preliminary Commitment and agreed to by Buyer shall be
16 "Permitted Exceptions." The title insurance policy to be delivered by Seller to Buyer at closing shall contain no
17 exceptions other than the Permitted Exceptions and the usual preprinted exceptions in an owner's standard form title
18 insurance policy.

19 7. Default; Remedies. If the conditions, if any, to Buyer's obligation to close this transaction are
20 satisfied or waived by Buyer and Buyer nevertheless fails, through no fault of Seller, to close the purchase of the
21 Property, Seller's sole remedy shall be to retain the Earnest Money paid by Buyer. In the event Seller fails, through
22 no fault of Buyer, to close the sale of the Property, Buyer shall be entitled to pursue any remedies available at law
23 or in equity, including without limitation, the remedy of specific performance.

24 8. Closing of Sale. The sale shall be closed on or before December 31, 2017 or days after
25 the Execution Date (the "Closing Date") in escrow at the Title Company. The sale shall be "closed" when the
26 document conveying title is recorded and funds are disbursed to Seller. At closing, Buyer and Seller shall deposit
27 with the Title Company all documents and funds required to close the transaction in accordance with the terms of
28 this Agreement. At closing, Seller shall deliver a certification in a form approved by Buyer that Seller is not a
29 "foreign person" as such term is defined in the Internal Revenue Code and the Treasury Regulations
30 promulgated under the Internal Revenue Code. If Seller is a foreign person and this transaction is not otherwise
31 exempt from FIRPTA regulations, the Title Company shall be instructed by the parties to withhold and pay the
32 amount required by law to the Internal Revenue Service. At closing, Seller shall convey fee simple title to the
33 Property to Buyer by statutory warranty deed or _____
34 (the "Deed"). If this Agreement provides for the conveyance by Seller of a vendee's interest in the Property by a
35 contract of sale, Seller shall deposit with the Title Company (or other mutually acceptable escrow) the executed and
36 acknowledged Deed, together with written instructions to deliver such deed to Buyer upon payment in full of the
37 purchase price. At closing, Seller shall pay for and deliver to Buyer a standard form owner's policy of title insurance
38 in the amount of the purchase price insuring fee simple title to the Property in Buyer subject only to the Permitted
39 Exceptions and the standard preprinted exceptions in a standard form policy.

40 9. Closing Costs; Prorates. Seller shall pay the premium for the title insurance policy which Seller is
41 required to deliver pursuant to the above paragraph. Seller and Buyer shall each pay one-half of the escrow fees
42 charged by the Title Company, any excise tax, and any transfer tax. Real property taxes for the tax year in which the
43 transaction is closed, assessments (if a Permitted Exception), personal property taxes, rents on existing tenancies
44 paid for the month of closing, interest on assumed obligations, and utilities shall be prorated as of the Closing Date.
45 Prepaid rents, security deposits, and other unearned refundable deposits regarding the tenancies shall be assigned
46 and delivered to Buyer at closing. The Property does does not qualify for a special tax assessment or
47 deferral program as follows: _____

48 _____ Seller Buyer N/A shall be responsible for payment
49 of all taxes, interest, and penalties, if any, upon removal of the Property from such special assessment or program.

1 10. Possession. Buyer shall be entitled to exclusive possession of the Property, subject to tenancies
2 existing as of the Closing Date, on the Closing Date or
3 _____

4 11. Condition of Property. Seller represents that, to the best of Seller's knowledge, there are no
5 pending or threatened notices of violation of any laws, codes, rules, or regulations applicable to the Property
6 ("Laws"), and Seller is not aware of any such violations or any concealed material defects in the Property. Risk of
7 loss or damage to the Property shall be Seller's until closing and Buyer's at and after closing. No agent of Seller nor
8 any agent of Buyer has made any representations regarding the Property. The real estate licensees named in this
9 Agreement have made no representations to any party regarding the condition of the Property, the operations on or
10 income from the Property, or whether the Property or the use thereof complies with Laws. Except for Seller's
11 representations set forth in this Section 11, Buyer shall acquire the Property "AS IS" with all faults and Buyer shall
12 rely on the results of its own inspection and investigation in Buyer's acquisition of the Property. It shall be a
13 condition of Buyer's obligation to close, and of Seller's right to retain the Earnest Money as of closing, that all of
14 the Seller's representations and warranties stated in this Agreement are materially true and correct on the Closing
15 Date. Seller's representations and warranties stated in this Agreement shall survive closing.

16 12. Personal Property. This sale includes the following personal property: NONE or the
17 personal property located on and used in connection with the Property and owned by Seller which Seller shall
18 itemize in a schedule. Seller shall deliver to Buyer such schedule within _____ days after the Execution Date.

19 13. Agency Disclosure. The following agency relationship(s) in this transaction is (are) hereby
20 consented to and acknowledged:

21 (a) Jeffrey C. Leever, Pulver & Leever Real Estate Company (selling real estate
22 licensee) is the agent of (check one): Buyer exclusively as an agent of Buyer; Seller exclusively as an agent
23 of Seller; both Seller and Buyer as set out in the in-company agreement.

24 (b) _____ (listing agent if not
25 the same as selling agent) is the agent of (check one): Seller exclusively as Seller's agent; both Seller
26 and Buyer as set out in the in-company agreement.

27 (c) _____ (real estate licensee) both Seller and Buyer in a
28 limited dual agency relationship pursuant to separate agreement.

29 ACKNOWLEDGED

30 Buyer: [Signature] Dated: 6/20/17
31 Buyer: _____ Dated: _____ Designated
32 Seller: [Signature] Dated: 6/20/17 Broker(s)
33 Seller: _____ Dated: _____ Initials

34 14. Notices. Unless otherwise specified, any notice required or permitted in, or related to, this
35 Agreement must be in writing and signed by the party to be bound. Any notice or payment will be deemed given
36 when personally delivered or delivered by facsimile transmission (with electronic confirmation of delivery), or will
37 be deemed given on the day following delivery of the notice by reputable overnight courier or through mailing in the
38 U.S. mails, postage prepaid, by the applicable party to the address of the other party shown in this Agreement,
39 unless that day is a Saturday, Sunday, or legal holiday, in which event it will be deemed delivered on the next
40 following business day. If the deadline under this Agreement for delivery of a notice or payment is a Saturday,
41 Sunday, or legal holiday, such last day will be deemed extended to the next following business day.

42 15. Assignment. Buyer may assign may not assign may assign, if the assignee is an entity
43 owned and controlled by Buyer (may not assign, if no box is checked) this Agreement or Buyer's rights under this
44 Agreement without Seller's prior written consent. If Seller's consent is required for assignment, such consent may be
45 withheld in Seller's sole discretion.

46 16. Attorneys' Fees. In the event a suit, action, arbitration, or other proceeding of any nature
47 whatsoever, including without limitation any proceeding under the U.S. Bankruptcy Code, is instituted, or the

1 services of an attorney are retained, to interpret or enforce any provision of this Agreement or with respect to any
2 dispute relating to this Agreement, the prevailing party shall be entitled to recover from the losing party its
3 attorneys', paralegals', accountants', and other experts' fees and all other fees, costs, and expenses actually incurred
4 and reasonably necessary in connection therewith. In the event of suit, action, arbitration, or other proceeding, the
5 amount thereof shall be determined by the judge or arbitrator, shall include fees and expenses incurred on any appeal
6 or review, and shall be in addition to all other amounts provided by law.

7 17. Statutory Land Use Disclaimer. THE PROPERTY DESCRIBED IN THIS INSTRUMENT
8 MAY NOT BE WITHIN A FIRE PROTECTION DISTRICT PROTECTING STRUCTURES. THE PROPERTY
9 IS SUBJECT TO LAND USE LAWS AND REGULATIONS, WHICH, IN FARM AND FOREST ZONES, MAY
10 NOT AUTHORIZE CONSTRUCTION OR SITING OF A RESIDENCE AND WHICH LIMIT LAWSUITS
11 AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930 IN ALL ZONES. BEFORE
12 SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE
13 PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT
14 TO VERIFY APPROVED USES AND THE EXISTENCE OF FIRE PROTECTION FOR STRUCTURES.

15 18. Miscellaneous. Time is of the essence of this Agreement. The facsimile transmission of any
16 signed document including this Agreement shall be the same as delivery of an original. At the request of either
17 party, the party delivering a document by facsimile will confirm facsimile transmission by signing and delivering a
18 duplicate original document. This Agreement may be executed in two or more counterparts, each of which shall
19 constitute an original and all of which together shall constitute one and the same Agreement. This Agreement
20 contains the entire agreement and understanding of the parties with respect to the subject matter of this Agreement
21 and supersedes all prior and contemporaneous agreements between them with respect thereto. Without limiting the
22 provisions of Section 15 of this Agreement, this Agreement shall be binding upon and shall inure to the benefit of
23 the parties and their respective successors and assigns. The person signing this Agreement on behalf of Buyer and
24 the person signing this Agreement on behalf of Seller each represents, covenants and warrants that such person has
25 full right and authority to enter into this Agreement and to bind the party for whom such person signs this
26 Agreement to the terms and provisions of this Agreement. This Agreement shall not be recorded unless the parties
27 otherwise agree.

28 19. Addendums; Exhibits. The following named addendums and exhibits are attached to this
29 Agreement and incorporated within this Agreement: none or See Attached Addendum by Reference Made
30 Part Hereof.

31 20. Time for Acceptance. Seller has until 5:00 p.m. Pacific Time on April 20, 2017 to accept this
32 offer. Acceptance is not effective until a copy of this Agreement which has been signed and dated by Seller is
33 actually received by Buyer. If this offer is not so accepted, it shall expire and the Earnest Money shall be promptly
34 refunded to Buyer.

35 21. Seller's Acceptance and Brokerage Agreement. Seller agrees to sell the Property on the terms and
36 conditions in this Agreement and further agrees to pay a commission in the total amount computed in accordance
37 with the listing agreement or other commission agreement. If there is no written listing agreement or other
38 commission agreement, Seller hereby agrees to pay a commission of _____ (%) of the purchase price
39 or \$ _____. The commission is earned as of the date this Agreement is signed by Seller and Buyer. Unless
40 otherwise provided in a separate written agreement, the real estate commission is due on the Closing Date or upon
41 Seller's breach of this Agreement, whichever occurs first. If the Earnest Money is forfeited and retained by Seller in
42 accordance with this Agreement, in addition to any other rights the listing agent may have, the listing agent shall be
43 entitled to fifty percent (50%) of the Earnest Money, not to exceed any agreed commission, and Seller hereby
44 assigns to the listing agent such amount.

45 22. Execution Date. The Execution Date is the later of the two dates shown beneath the parties'
46 signatures below.

47 23. Governing Law. This Agreement is made and executed under, and in all respects shall be
48 governed and construed by the laws of the State of Oregon.

1 CONSULT YOUR ATTORNEY. THIS DOCUMENT HAS BEEN PREPARED FOR SUBMISSION TO YOUR
2 ATTORNEY FOR REVIEW AND APPROVAL PRIOR TO SIGNING. NO REPRESENTATION OR
3 RECOMMENDATION IS MADE BY THE COMMERCIAL ASSOCIATION OF REALTORS®
4 PORTLAND/VANCOUVER OR BY THE REAL ESTATE LICENSEES INVOLVED WITH THIS DOCUMENT
5 AS TO THE LEGAL SUFFICIENCY OR TAX CONSEQUENCES OF THIS DOCUMENT.

6 THIS FORM SHOULD NOT BE MODIFIED WITHOUT SHOWING SUCH MODIFICATIONS BY
7 REDLINING, INSERTION MARKS, OR ADDENDA.

8 Buyer: Columbia Care Services, Inc.
9 By: [Signature]
10 By: _____
11 Title: Deputy Director
12 Execution Date: 4/20/17
13 Time of Execution: _____
14 Home Phone: _____
15 Office Phone: _____
16 Address: _____

Seller: Rogue Credit Union
By: [Signature]
By: Karen Zorger
Title: Chief Administration Officer
Execution Date: 4/20/17
Time of Execution: _____
Home Phone: _____
Office Phone: _____
Address: _____

ADDENDUM TO PURCHASE AND SALE AGREEMENT
AND RECEIPT FOR EARNEST MONEY
DATED APRIL 20, 2017 BETWEEN
ROGUE CREDIT UNION, SELLER AND
COLUMBIA CARE SERVICES, INC., BUYER

1. Subject Property:

The subject property shall consist of Lots 1, Buildings 1, 2, and 3 and the accompanying parking. The exact size of the parcel to be determined by final survey, see Exhibit "A" attached. There shall be easements and road maintenance agreements drafted to create access to all parcels. The payor for the cost of survey/partition/lot line adjustment, obtaining city approvals, zone change, etc. shall be negotiated.

2. Conditions of Sale – Offer subject to the following:

On or before 180 business days from execution of offer:

- A. The Buyer receiving the financing needed to purchase the property which may include grants for the applicable portion of land to be used for multi-family residential housing, and any combination of conventional financing and cash to purchase the remaining parcel to be used for future commercial development.
- B. The Buyer being able to partition the property in order to create the desired parcels and being satisfied that they can obtain all of the government approvals necessary to develop both the residential and commercial properties for their intended use.
- C. The Buyer being able to rezone the back parcel to multi-family.
- D. The Buyer shall have satisfied itself with inspection reports from its engineers, advisors and agents on the condition of the subject property, including but not limited to location of the property corners and boundary lines, that it is not adversely impacted by wetlands, floodplains, soil conditions or street access issues, that adequate utilities are available, or being satisfied with the cost to connect to said utilities, and verifying all potential cost of development.
- E. The Buyer at Buyer's expense being satisfied with the environmental conditions of the property. Seller shall provide Buyer with any existing reports in Seller's possession.
- F. The Seller receiving Board approval for the sale of the property.

In the event these conditions have not been satisfied in writing by the aforementioned date, this agreement shall be canceled and of no further binding effect. In this event, Buyer's earnest money shall be refunded to the buyer in full.

PROMISSORY NOTE

\$ 10,000.00 City Medford State OR Date: April 20th, 2017

Upon the full execution of agreement, ***Columbia Care Services, Inc.** jointly and severally, promises to pay to the order of **Rogue Credit Union at AmeriTitle Co., Ten thousand and NO/100 Dollars**, with interest thereon at the rate of N/A percent per annum from N/A until paid; interest to be paid N/A. If this note is placed in the hands of an attorney for collections, I / we promise and agree to pay the reasonable attorney's fees and collections cost of the holder hereof; and if a suit or an action is filed hereon, also promise to pay (1) holder's reasonable attorney's fees to be fixed by the trial court and (2) if any appeal is taken from any decision of the trial court, such further sum as may be fixed by the appellate court, as the holder's reasonable attorney's fees in the appellate court.

* In offer Dated April 20th, 2017, between Rogue Credit Union, Seller and Columbia Care Services, Inc., Buyer

Columbia Care Services, Inc.

By *[Signature]*

Date: 4/20/17

ADDENDUM TO PURCHASE AND SALE AGREEMENT
AND RECEIPT FOR EARNEST MONEY
DATED APRIL 20, 2017 BETWEEN
ROGUE CREDIT UNION, SELLER AND
COLUMBIA CARE SERVICES, INC., BUYER

3. "As Is":

During the escrow period, the buyer shall be satisfied in all respects regarding the subject property and agrees to accept it "as is" at closing of escrow with noted exceptions above. Seller makes no representations as to the size, condition of the subject property, the potential costs of development or operation, or its suitability for the buyer's contemplated use. Buyer is hereby advised to conduct any desired or pertinent studies, tests or analyses of the subject property at its own expense prior to close of escrow.

4. Hazardous Materials Statement:

To the best of Seller's knowledge, no enforcement, clean-up, removal or other governmental or judicial action or actions have been instituted or threatened with respect to any hazardous material affecting the property. Seller has not received, nor is aware of, any notification from any governmental authority seeking or requiring hazardous material testing or other work to be done on the property.

5. Use Disclosure:

This instrument will not allow use of the property described in this instrument in violation of applicable land use laws and regulations. Before signing or accepting this instrument, the person acquiring fee title to the property should check with the appropriate city or county planning department to verify approved uses.

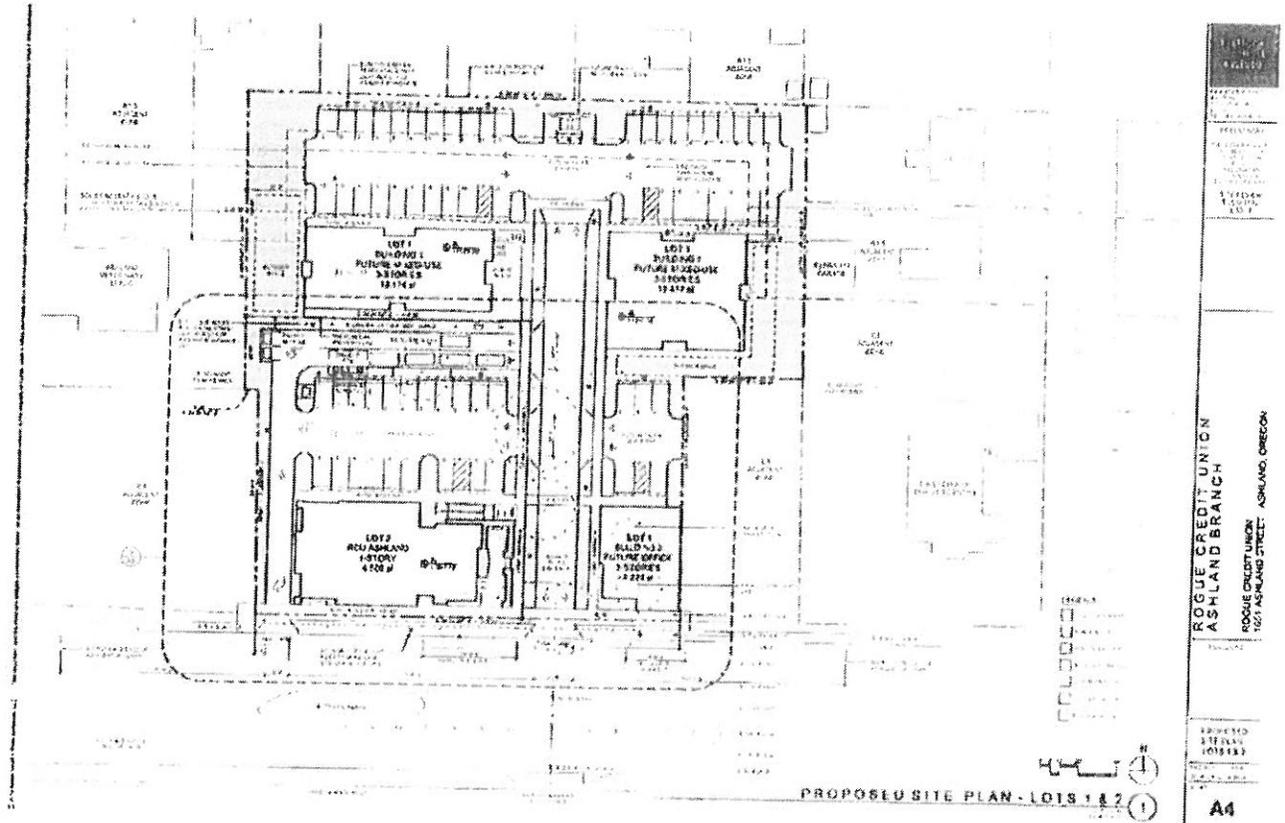
Date 4/20/17

Karen Z... CAO
Rogue Credit Union - Seller

Date 4/20/17

Altamora Service
Columbia Care Services, Inc. - Buyer

Exhibit "A"



VP

[Signature]

DISCLOSED LIMITED AGENCY AGREEMENT FOR SELLERS/BUYERS

Property Address 1651 Ashland Street, Ashland, Oregon

Addendum to Listing Agreement Dated 4/20/17 Real Estate Firm Pulver & Leever Real Estate Company

The Parties to this Disclosed Limited Agency Agreement are:

Listing Agent (print) Jeffrey C. Leever

Listing Agent's Principal Broker (print) William L. Leever

Seller (print) Rogue Credit Union Buyer (print) Columbia Care Services, Inc.

The parties to this Agreement Understand that Oregon law allows a single real estate agent to act as a disclosed limited Agent - to represent both the Seller and the Buyer in the same real estate transaction, or multiple Buyers who want to purchase the same property. It is also understood that when different agents associate with the same principal broker (the broker who directly supervises the other agents) establish agency relationships with the Seller and the Buyer in a real estate transaction, the agents' principal broker shall be the only broker acting as a disclosed limited agent representing both Seller and Buyer. The other agents shall continue to represent only the party with whom they have an established agency relationship, unless all parties agree otherwise in writing.

In consideration of the above understanding, and the mutual promise and benefits exchanged here and in the Listing Agreement, the parties now agree as follows:

1. Seller(s) acknowledge they have received the Oregon Real Estate Agency Disclosed Pamphlet required by ORS 696.820 and have read and discussed with the Listing Agent that part of the pamphlet entitled "Duties and Responsibilities of an Agent Who Represents More than One Client to a Transaction". The Oregon Real Estate Agency Disclosure Pamphlet is hereby incorporated into this Disclosed Limited Agency Agreement by reference.

2. Seller(s), have discussed with the Listing Agent the duties and responsibilities of an agent who represents more than one party to a transaction, consent and agree as follows:

- (A) The Listing Agent and the Listing Agent's Principal Broker, in addition to representing Seller, may represent one or more Buyers in a transaction involving the listed property.
- (B) In a transaction involving the listed property where the Buyer is represented by an agent who works in the same real estate business as the Listing Agent and who is supervised by the Listing Agent's Principal Broker, the Principal Broker may represent both Seller and Buyer. In such a situation, the Listing Agent will continue to represent only the Seller and the other agent will represent only the Buyer, consistent with the applicable duties and responsible as set out in the Oregon Real Estate Agency Disclosure Pamphlet; and
- (C) In all other cases, the Listing Agent and the Listing Agent's Principal Broker shall represent Seller exclusively.

Seller Signature By: [Signature] CAO Date 4/20/17 a.m. 12:38 p.m. «
Rogue Credit Union

Buyer Signature By: [Signature] Date 4/20/17 a.m. _____ p.m. «
Columbia Care Services

Listing Agent Signature [Signature] Date 4/19/2017 a.m. _____ p.m. «

Broker's Initials & review date _____

INITIAL AGENCY DISCLOSURE PAMPHLET (OAR 863-015-215(4))

This pamphlet describes agency relationships and the duties and responsibilities of real estate licensees in Oregon. This pamphlet is informational only and neither the pamphlet nor its delivery to you may be construed to be evidence of intent to create an agency relationship.

Real Estate Agency Relationships

An "agency" relationship is a voluntary legal relationship in which a real estate licensee (the "agent") agrees to act on behalf of a buyer or a seller (the "client") in a real estate transaction. Oregon law provides for three types of agency relationships between real estate agents and their clients:

Seller's Agent – Represents the seller only;

Buyer's Agent – Represents the buyer only;

Disclosed Limited Agent – Represents both the buyer and seller, or multiple buyers who want to purchase the same property. This can be done only with the written permission of both clients.

The actual agency relationships between the seller, buyer and their agents in a real estate transaction must be acknowledged at the time an offer to purchase is made. Please read this pamphlet carefully before entering into an agency relationship with a real estate agent.

Duties and Responsibilities of an Agent Who Represents Only the Seller or Only the Buyer

Under a written listing agreement to sell property, an agent represents only the seller unless the seller agrees in writing to allow the agent to also represent the buyer. An agent who agrees to represent a buyer acts only as the buyer's agent unless the buyer agrees in writing to allow the agent to also represent the seller. An agent who represents only the seller or only the buyer owes the following affirmative duties to their client, other parties and their agents involved in a real estate transaction:

1. To exercise reasonable care and diligence;
2. To deal honestly and in good faith;
3. To present all written offers, notices and other communications in a timely manner whether or not the seller's property is subject to a contract for sale or the buyer is already a party to a contract to purchase;
4. To disclose material facts known by the agent and not apparent or readily ascertainable to a party;
5. To account in a timely manner for money and property received from or on behalf of the client;
6. To be loyal to their client by not taking action that is adverse or detrimental to the client's interest in a transaction;
7. To disclose in a timely manner to the client any conflict of interest, existing or contemplated;
8. To advise the client to seek expert advice on matters related to the transactions that are beyond the agent's expertise;
9. To maintain confidential information from or about the client except under subpoena or court order, even after termination of the agency relationship; and
10. When representing a seller, to make a continuous, good faith effort to find a buyer for the property, except that a seller's agent is not required to seek additional offers to purchase the property while the property is subject to a contract for sale. When representing a buyer, to make a continuous, good faith effort to find property for the buyer,

except that a buyer's agent is not required to seek additional properties for the buyer while the buyer is subject to a contract for purchase or to show properties for which there is no written agreement to pay compensation to the buyer's agent.

None of these affirmative duties of an agent may be waived, except #10, which can only be waived by written agreement between client and agent.

Under Oregon law, a seller's agent may show properties owned by another seller to a prospective buyer and may list competing properties for sale without breaching any affirmative duty to the seller. Similarly, a buyer's agent may show properties in which the buyer is interested to other prospective buyers without breaching any affirmative duty to the buyer.

Unless agreed to in writing, an agent has no duty to investigate matters that are outside the scope of the agent's expertise.

Duties and Responsibilities of an Agent Who Represents More than One Client in a Transaction

One agent may represent both the seller and the buyer in the same transaction, or multiple buyers who want to purchase the same property only under a written "Disclosed Limited Agency" agreement, signed by the seller, buyer(s) and their agent.

When different agents associated with the same real estate firm establish agency relationships with different parties to the same transaction, only the principal broker (the broker who supervises the other agents) will act as a Disclosed Limited Agent for both the buyer and seller. The other agents continue to represent only the party with whom the agent already has an established agency relationship unless all parties agree otherwise in writing. The supervising principal broker and the agents representing either the seller or the buyer have the following duties to their clients:

1. To disclose a conflict of interest in writing to all parties;
2. To take no action that is adverse or detrimental to either party's interest in the transaction; and
3. To obey the lawful instruction of both parties.

An agent acting under a Disclosed Limited Agency agreement has the same duties to the client as when representing only a seller or only a buyer, except that the agent may not, without written permission, disclose any of the following:

1. That the seller will accept a lower price or less favorable terms than the listing price or terms;
2. That the buyer will pay a greater price or more favorable terms than the offering price or terms; or
3. In transactions involving one-to-four residential units only, information regarding the real property transaction including, but not limited to, price, terms, financial qualifications or motivation to buy or sell.

No matter whom they represent, an agent must disclose information the agent knows or should know that failure to disclose would constitute fraudulent misrepresentation. Unless agreed to in writing, an agent acting under a disclosed Limited Agency agreement has no duty to investigate matters that are outside the scope of the agent's expertise.

You are encouraged to discuss the above information with the agent delivering this pamphlet to you. If you intend for that agent, or any other Oregon real estate agent, to represent you as a Seller's Agent, Buyer's Agent, or Disclosed Limited Agent, you should have a specific discussion with him/her about the nature and scope of the agency relationship. Whether you are a buyer or seller, you cannot make a licensee your agent without their knowledge and consent, and an agent cannot make you their client without your knowledge and consent.

SOURCES OF FUNDING

Project Name: **Rogue Ridge Apartments**

Date: **2/12/18**

| Funding Source | RESIDENTIAL | | | | | COMMERCIAL | | |
|---------------------------------------|---------------------|---------------------|-----------|-------------------|--------|-------------------------------------|------------|-------------------------------------|
| | HOME Match (select) | Initial Application | Carryover | Final Application | Status | Anticipated or Firm Commitment Date | Commercial | Anticipated or Firm Commitment Date |
| OHCS GRANTS & EQUITY | | | | | | | | |
| LIHTC Equity HOME | | \$0 | \$0 | \$0 | | | | |
| GHAP | | \$1,250,000 | | | | | | |
| Total OHCS Grants & Equity | | \$1,250,000 | \$0 | \$0 | | | \$0 | |

| OHCS LOANS | | | | | | | | |
|-------------------------|--|-----|-----|-----|--|--|-----|--|
| Tax Exempt Bonds HOME | | | | | | | | |
| Total OHCS Loans | | \$0 | \$0 | \$0 | | | \$0 | |

| NON-OHCS GRANTS (list) | | | | | | | | |
|-------------------------------|--|-----------|-----|-----|--|--|-----|--|
| Ashland Housing Trust Funds | | \$366,351 | | | | | | |
| Total NON-OHCS Grants | | \$366,351 | \$0 | \$0 | | | \$0 | |

| NON-OHCS LOANS (list as applicable) | | | | | | | | |
|---|--|-------------|-----|-----|--|--|-----|--|
| Permanent Loan (write bank name) Washington Federal | | \$2,187,500 | | | | | | |
| Total NON-OHCS Loans | | \$2,187,500 | \$0 | \$0 | | | \$0 | |

| APPLICANT CONTRIBUTIONS (list additional as applicable) | | | | | | | | |
|--|--|----------|-----|-----|--|--|-----|--|
| Cash | | \$10,000 | | | | | | |
| Deferred Development Fee | | | | | | | | |
| Total Applicant Contribution | | \$10,000 | \$0 | \$0 | | | \$0 | |

| OTHER: (list additional as applicable) | | | | | | | | |
|---|--|-----|-----|-----|--|--|-----|--|
| Cash flow During Rehab | | | | | | | | |
| Total Other Funds | | \$0 | \$0 | \$0 | | | \$0 | |

| | | | | | | | | |
|---------------------------|--------------------|------------|------------|--|--|--|------------|--|
| TOTAL FUND SOURCES | \$3,813,851 | \$0 | \$0 | | | | \$0 | |
| (original) Surplus or Gap | \$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) | | \$0 | (loan amount from OAHTC worksheet) |
| Construction bridge loan | | | (enter loan amount) |
| Predevelopment Loan | | | (loan amount) |



Oregon

Kate Brown, Governor

Housing and Community Services

North Mall Office Building

725 Summer St NE Ste B

Salem, OR 97301-1266

PHONE: (503) 986-2000

FAX: (503) 986-2020

TTY: (503) 986-2100

NOTICE OF FUND AVAILABILITY RESERVATION LETTER – 2017

July 25, 2017

ColumbiaCare Services, Inc.
Jennifer Sweitsky
3587 Heathrow Way
Medford, OR 97504

COPY

Rogue Ridge Apartments, Project #3285

Dear Contact: Ms, Sewitsky

The State of Oregon, acting by and through its Housing and Community Services Department (“OHCS”), hereby reserves the following Notice of Fund Availability funding source for Rogue Ridge Apartments (the “Project”), as follows:

- Up to \$ 1,250,000 – Mental Health Housing Fund

Acceptance of Funding Reservation:

The resources detailed above contain pre-funding conditions to be met prior to any grant or loan funding disbursements.

The conditions are a result of statutory requirements, federal regulations and/or OHCS criteria. Generally, the conditions are to be met 30 days prior to any resource funding. If there is concern that any of the conditions will not be met within this timeline, contact me to discuss a later agreed upon time.

Applicant will execute any and all documents required by OHCS Policy and Program Requirements in form and content satisfactory to the Department in its sole discretion.

Applicant is aware that the Department may enact a re-evaluation of the Reservation under the following circumstances:

- failure to reach construction closing within 240 days of the date of this letter; and
- material change that causes the project to not meet minimum qualifications.

As “Loan Officer” I have been assigned to the Project and will be responsible to assist in the completion of the conditions. All requirements, questions, comments and written documentation regarding the conditions are to be directed to me.



As "Loan Officer" I have been assigned to the Project and will be responsible to assist in the completion of the conditions. All requirements, questions, comments and written documentation regarding the conditions are to be directed to me.

Some of the conditions are "informational" and require an "acknowledgement". Other conditions are "action" items and will require documentation or some form of submission. Each condition is coded on the attached checklist as one or the other. Prior to any funding, it is the combined responsibility of the owner, sponsor and consultant (if applicable) to assure all NOFA requirements and conditions are completed and submitted in a timely and accurate manner. A copy of this letter should be made and used to track the progress made on the conditions. Checklists for all conditions follow respectively.

If there are questions about any of the conditions, contact me and/or discuss them at our initial conference call. **All required materials are to be submitted to my attention at the address indicated on the cover page.**

The grant and tax credit programs require standard documentation be completed either now or at a later time during Project development. **Please note: If a change is requested to any standard documentation, it will require approval from OHCS' legal counsel. Recipients will be charged a reasonable legal fee for the legal review.**

All OHCS documents can be found on the website at:
http://www.oregon.gov/ohcs/pages/hrs_reservation_letter_attach.aspx.

The reserved funding sources for the Project are the final amounts. No additional OHCS funding is available should a funding gap occur. If a funding gap does occur, contact me to discuss the proposal to cure the gap without the request of additional OHCS funding.

It is a requirement of reservation that within 15 days of this letter you:

- **Sign, initial the bottom of each page, and return the entire original letter to my attention indicating acceptance of this Reservation Letter.**
- **Acceptance of Reservation is separate from acceptance of conditions. Concerns regarding conditions will be appropriately considered between the Department and Sponsor.**

Again, congratulations on receiving the funding reservations. I look forward to working with you toward a successful completion of Rogue Ridge Apartments.



Tony Penrose, Loan Officer
Multifamily Finance and Resources Section

If accepting the terms and conditions of this Reservation Letter, sign below.

AS A PRE-REQUISITE TO FUNDING OF THE ROGUE RIDGE APARTMENTS PROJECT, ON BEHALF OF THE ENTITY NAMED IN THE ADDRESS ABOVE, I AGREE TO AND ACCEPT ALL OF THE TERMS AND REQUIREMENTS SET FORTH IN THE ATTACHED DOCUMENTS:

By: ColumbiaCare Services, Inc.

Stacy D. Jernell, Deputy Director
Signature of Authorized Signer

8/15/17
Date

Signature of Board Chair or CEO, if different than above

Date

INITIAL JS

Washington Federal.
invested here.

891 O'Hare Parkway
Medford, OR 97504
o: 541-774-1400
f: 541-608-3991

www.washingtonfederal.com

April 12, 2017

ColumbiaCare Services, Inc
3587 Heathrow Way
Medford, OR 97504

Attn: Stacy Ferrell

Thank you for choosing Washington Federal for your real estate financing needs. The bank has an interest in offering ColumbiaCare Services Inc a construction loan with an interest only period during the construction phase (to be determined) and upon completion will convert to a 25 year amortizing term loan with a 10 year maturity for up to the lesser or 75% of cost, or appraised value for the construction of a 24-27 unit affordable housing complex located at 1651 Ashland Street in Ashland, Oregon.

ColumbiaCare Services, Inc must obtain all appropriate building permits, and the project must comply with applicable zoning requirements for the site. All construction disbursements will be controlled by the bank and released with satisfactory inspections indicating the project status merits the draw.

Final approval is subject to a satisfactory appraisal supporting either 75% loan to value or 75% of cost and the bank having a 1st deed of trust on the property. ColumbiaCare Services Inc will need to supply evidence of obtaining the \$1,200,000 in grant proceeds needed for this project.

Should you have any further questions, or need additional information throughout the processing of your loan, please feel free to contact me at (541) 774-1455.

Sincerely,



Jerry Herbold
V.P. / Relationship Manager
Business Banking Oregon



April 14, 2017

Lisa Cimino
Oregon Housing & Community Services
725 Summer Street NE, Suite B
Salem, OR 97301

Re: AllCare Health (CCO) Letter of Support for OHCS/OHA NOFA #4474
ColumbiaCare Rogue Ridge Apartments Application

Dear Ms. Cimino;

AllCare Health Coordinated Care Organization offers this Letter of Support for ColumbiaCare's application to develop a 25-unit, Supportive Housing Program in Jackson County, called Rogue Ridge Apartments.

We are pleased to be partnering with ColumbiaCare Services on Rogue Ridge Apartments, an agency we have collaborated and contracted with on multiple projects, including the development and provision of mental health supported housing, outpatient services, rental assistance programming, supported employment, and more recently, the Jackson Crisis Resolution Center, a secure crisis center in Medford, OR that will serve AllCare members.

Our relationship with ColumbiaCare will benefit project tenants (a majority of whom will be our members), as we will be supporting the program financially: purchasing the mental health and support services that will be offered as part of the Supportive Housing program, as well as rental assistance. Our fiscal sponsorship will pay for staff (including a Peer position) to be on-site and available 8+ hours per day, 7 days a week. Programming will include a variety of mental health services and supports for Members who need housing as well as a moderate level of services that focus on and promote continued recovery, skills training, and stepping residents down into more independent housing. We (and our provider network) will work closely with ColumbiaCare on appropriate prioritization and screening of referrals, admission, and discharge from Rogue

1701 NE 7th St.
Grants Pass, OR 97526
Phone (541) 471-4106
Fax (541) 471-4128
Toll free (888) 460-0185
TTY/TDD (800) 735-2900
AllCareHealth.com



Changing healthcare to work for you.

Ridge. Supportive Housing is greatly needed by our members in Jackson County, and we hope you will award the project so these vital services can be delivered.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Bradshaw".

**Mark Bradshaw, MD
Chief Medical Officer
AllCare Health CCO**

1701 NE 7th St.
Grants Pass, OR 97526
Phone (541) 471-4106
Fax (541) 471-4128
Toll free (888) 460-0185
TTY/TDD (800) 735-2900
AllCareHealth.com

Project Name: **Rogue Ridge Apartments** Date: **2/12/18** Pro Forma Type: **(A) Original Application**

Acq/Rehab: **25** Total / Summary Costs Based on: **RESIDENTIAL** As Selected on Summary Page

| Acq/Rehab | Number of Units: | Residential Unit Square Footage: | Residential Common Areas: | Commercial/Other | Total Residential Square Footage: | Total Square Footage: |
|-----------|------------------|----------------------------------|---------------------------|------------------|-----------------------------------|-----------------------|
| | 25 | 14,750 | 1,250 | | 16,000 | 16,000 |

| Total Costs | RESIDENTIAL | | | COMMERCIAL | | | Total Estimated Eligible Basis | Estimated Gross Expended by Carryover Date |
|-----------------------------|--------------------------|--------------------|--------------------|---------------------------|--------------|---------------|--------------------------------|--|
| | (A) Original Application | Construction | Development | (B) Carryover Application | % Diff (B/A) | Cost per Unit | | |
| Residential Summary: | Total | Acquisition | Development | | | | | |
| | \$3,813,851 | \$420,000 | \$452,025 | | | | | |
| | \$152,554 | \$16,800 | \$18,081 | | | | | |
| | \$238 | \$26 | \$28 | | | | | |
| | % of Total Costs | 11.0% | 11.9% | | | | | |

| Acquisition Costs | Purchase Price: | Total Costs (Comm & Res: Based on pro forma type selection on summary page) | RESIDENTIAL | | | COMMERCIAL | | | Total Estimated Eligible Basis | Estimated Gross Expended by Carryover Date |
|------------------------------------|------------------|---|--------------------------|-----------------|----------------|---------------------------|---------------|--------------|--------------------------------|--|
| | | | (A) Original Application | Cost per Unit | % Diff (B/A) | (B) Carryover Application | Cost per Unit | % Diff (C/B) | | |
| Land | \$400,000 | \$400,000 | \$400,000 | \$16,000 | -100.0% | | | | | |
| Improvements | \$0 | \$0 | | | - | | | | | |
| Liens and Other Taxes | \$0 | \$0 | | | - | | | | | |
| Closing/Recording | \$20,000 | \$20,000 | | \$800 | -100.0% | | | | | |
| Extension Fees | \$0 | \$0 | | | - | | | | | |
| Other (list below): | \$0 | \$0 | | | - | | | | | |
| | \$0 | \$0 | | | - | | | | | |
| | \$0 | \$0 | | | - | | | | | |
| | \$0 | \$0 | | | - | | | | | |
| Acquisition Costs Subtotal: | \$420,000 | \$420,000 | \$420,000 | \$16,800 | -100.0% | \$0 | \$0 | \$0 | \$0 | |

| Construction Costs | Off-site Work | On-site Work | Hazardous Materials Abatement | Demolition | Residential Building | Commercial Space/Building | Common Use Facilities | FF&E (Common Area Furnishings) | Internet Wiring & Equipment | Landscaping | Elevator | Laundry Facilities | Storage/Garages | Builder's Risk Insurance | Performance Bond | 3rd Party Const. Management | Contingency | General Conditions | Contractor Overhead | Contractor Profit | Other (list below): | Total Estimated Eligible Basis | Estimated Gross Expended by Carryover Date | |
|--------------------|---------------|--------------|-------------------------------|------------|----------------------|---------------------------|-----------------------|--------------------------------|-----------------------------|-------------|-----------|--------------------|-----------------|--------------------------|------------------|-----------------------------|-------------|--------------------|---------------------|-------------------|---------------------|--------------------------------|--|--------------------------|
| | | | | | | | | | | | | | | | | | | | | | | | | (A) Original Application |
| | \$0 | \$450,000 | \$0 | \$0 | \$1,951,826 | \$0 | \$0 | \$0 | \$10,000 | \$40,000 | \$400,000 | \$100,000 | \$0 | \$0 | \$110,000 | \$0 | \$100,000 | \$170,000 | \$0 | \$0 | \$0 | \$0 | \$0 | |
| | | \$450,000 | | | \$1,951,826 | | | | \$400 | \$1,600 | \$4,000 | \$10,000 | \$400 | | \$4,400 | | \$4,400 | \$4,000 | \$6,800 | | | | | |
| | | -100.0% | | | -100.0% | | | | -100.0% | -100.0% | -100.0% | -100.0% | -100.0% | | -100.0% | | -100.0% | -100.0% | -100.0% | | | | | |
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| Development Costs | | | | | | | | | |
|-----------------------------|----------|--|--|--|--|--|--|--|-----------|
| Land Use Approvals | \$30,000 | | | | | | | | |
| Building Permits/Fees | \$60,000 | | | | | | | | bank loan |
| System Development Charges | \$0 | | | | | | | | bank loan |
| Market Study | \$0 | | | | | | | | bank loan |
| Environmental Report | \$1,900 | | | | | | | | bank loan |
| Lead Based Paint Report | \$0 | | | | | | | | |
| Asbestos Report | \$0 | | | | | | | | |
| Soils Report (Geotechnical) | \$2,500 | | | | | | | | bank loan |
| Survey | \$0 | | | | | | | | bank loan |
| Capital Needs Assessment | \$0 | | | | | | | | |
| Marketing/Advertising | \$0 | | | | | | | | |
| Insurance | \$0 | | | | | | | | |
| OHCS Fees | \$625 | | | | | | | | bank loan |
| OHCS Const. Inspection | \$0 | | | | | | | | |
| OHCS Const. Analyst | \$0 | | | | | | | | |
| Other (list below) | \$0 | | | | | | | | |
| | \$0 | | | | | | | | |
| | \$0 | | | | | | | | |
| | \$0 | | | | | | | | |

| General Fees | | | | | | | | | |
|------------------------------|-----------|--|--|--|--|--|--|--|-----------|
| Architectural | \$230,000 | | | | | | | | |
| SPD Architectural Review Fee | \$5,000 | | | | | | | | bank loan |
| Engineering | \$10,000 | | | | | | | | bank loan |
| Legal/Accounting | \$0 | | | | | | | | |
| Cost Certification | \$0 | | | | | | | | |
| Appraisals | \$5,000 | | | | | | | | |
| Special Inspections/Testing | \$0 | | | | | | | | |
| Developer Fee | \$75,000 | | | | | | | | MH funds |
| Consultant Fee | \$0 | | | | | | | | |
| Rate Lock Fee | \$0 | | | | | | | | |
| Other (list below) | \$0 | | | | | | | | |
| | \$0 | | | | | | | | |
| | \$0 | | | | | | | | |

| Construction Loan Costs/Fees | | | | | | | | | |
|---------------------------------|-----|--|--|--|--|--|--|--|--|
| Lender Inspection Fees | \$0 | | | | | | | | |
| Lender Title Insurance | \$0 | | | | | | | | |
| Lender Legal Fees | \$0 | | | | | | | | |
| Loan Fees | \$0 | | | | | | | | |
| Loan Closing Fees | \$0 | | | | | | | | |
| Property Taxes (Constr. Period) | \$0 | | | | | | | | |
| Insurance | \$0 | | | | | | | | |

Project Name:

Rogue Ridge Apartments

USES OF FUNDS

Date: 2/12/18

Pro Forma Type:

(A) Original Application

| | (A) Original Application | (B) Carryover Application | (C) Final Application | |
|-------------------------------------|--------------------------------|---------------------------------|-----------------------------|---|
| Developer Fee Percent | 2.3% | - | - | OHCS policy. Total developer fee must be within prescribed limits as detailed on Developer Fee worksheet |
| Project Development Percentage | 11.9% | - | - | OHCS policy. Development costs can be no more than 30% of total project costs |
| Development Contingency | 0.0% | - | - | Preference is to be no more than a maximum of 5% |
| Construction Contingency | 3.9% | - | - | OHCS policy. Construction contingency can be no more than 5% for NC, 10% for Rehab |
| Contractor Profit, Overhead & GC | 10.1% | - | - | OHCS policy maximum. Contractor Profit (8%), Overhead (2%) and General Conditions (5%). Combined can be no more than 14% of construction costs. |
| Construction Less Contractor P&O&GC | \$2,671,826 | \$0 | \$0 | |
| | \$3,738,851.0 | \$0.0 | \$0.0 | Project costs net of developer fee, reserves and cash accounts |

Project Name: Rogue Ridge Apartments

HOUSING OPERATING BUDGET - EXPENSES

Date: 2/12/18

Pro Forma Type: (A) Original Application

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

Enter annual expense for All units below

| Annual Operating Expenses | Annual per Unit | 1 | 2 | 3 | 4 | 5 | 10 | 15 | 20 | 30 |
|--|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Insurance | \$100 | \$2,500 | \$2,575 | \$2,652 | \$2,732 | \$2,814 | \$3,262 | \$3,781 | \$4,384 | \$5,891 |
| Utilities:(common areas) | | | | | | | | | | |
| Gas/Oil | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Electric | \$48 | 1,200 | \$1,236 | \$1,273 | \$1,311 | \$1,351 | \$1,566 | \$1,815 | \$2,104 | \$2,828 |
| Water & Sewer | \$140 | 3,500 | \$3,605 | \$3,713 | \$3,825 | \$3,939 | \$4,567 | \$5,294 | \$6,137 | \$8,248 |
| Garbage Removal | \$120 | 3,000 | \$3,090 | \$3,183 | \$3,278 | \$3,377 | \$3,914 | \$4,538 | \$5,261 | \$7,070 |
| Cable TV | \$20 | 500 | \$515 | \$530 | \$546 | \$563 | \$652 | \$756 | \$877 | \$1,178 |
| Repairs & Maintenance | \$100 | 2,500 | \$2,575 | \$2,652 | \$2,732 | \$2,814 | \$3,262 | \$3,781 | \$4,384 | \$5,891 |
| Landscape Maintenance | \$96 | 2,400 | \$2,472 | \$2,546 | \$2,623 | \$2,701 | \$3,131 | \$3,630 | \$4,208 | \$5,656 |
| Replacement Reserve | \$300 | 7,500 | \$7,725 | \$7,957 | \$8,195 | \$8,441 | \$9,786 | \$11,344 | \$13,151 | \$17,674 |
| Property Management: | | | | | | | | | | |
| On-site | \$240 | \$6,000 | \$6,180 | \$6,365 | \$6,556 | \$6,753 | \$7,829 | \$9,076 | \$10,521 | \$14,139 |
| Contracted (Off-Site) | \$29 | \$720 | \$742 | \$764 | \$787 | \$810 | \$939 | \$1,089 | \$1,263 | \$1,697 |
| Professional Services: | | | | | | | | | | |
| Resident Services | \$1,600 | \$40,000 | \$41,200 | \$42,436 | \$43,709 | \$45,020 | \$52,191 | \$60,504 | \$70,140 | \$94,263 |
| Case Management | \$1,160 | \$29,000 | \$29,870 | \$30,766 | \$31,689 | \$32,640 | \$37,838 | \$43,865 | \$50,852 | \$68,340 |
| Legal | \$20 | \$500 | \$515 | \$530 | \$546 | \$563 | \$652 | \$756 | \$877 | \$1,178 |
| Accounting | \$60 | \$1,500 | \$1,545 | \$1,591 | \$1,639 | \$1,688 | \$1,957 | \$2,269 | \$2,630 | \$3,535 |
| Compliance Monitoring Fees | \$25 | \$625 | \$644 | \$663 | \$683 | \$703 | \$815 | \$945 | \$1,096 | \$1,473 |
| Office & Administration | \$200 | \$5,000 | \$5,150 | \$5,305 | \$5,464 | \$5,628 | \$6,524 | \$7,563 | \$8,768 | \$11,783 |
| Advertising/Marketing & Promotion | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Unit Turnover | \$100 | \$2,500 | \$2,575 | \$2,652 | \$2,732 | \$2,814 | \$3,262 | \$3,781 | \$4,384 | \$5,891 |
| Taxes(non-real estate) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Real Estate Taxes | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Payroll Taxes | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Internet Connection Fee | \$24 | \$600 | \$618 | \$637 | \$656 | \$675 | \$783 | \$908 | \$1,052 | \$1,414 |
| Other: (list below) | | | | | | | | | | |
| elevator maintenance | \$40 | \$1,000 | \$1,030 | \$1,061 | \$1,093 | \$1,126 | \$1,305 | \$1,513 | \$1,754 | \$2,357 |
| | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total Annual Operating Expenses: | \$4,422 | \$110,545 | \$113,861 | \$117,277 | \$120,796 | \$124,419 | \$144,236 | \$167,209 | \$193,841 | \$260,507 |

Project Name: **Rogue Ridge Apartments**

HOUSING OPERATING BUDGET - EXPENSES

Date: 2/12/18

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

Pro Forma Type: (A) Original Application

Annual Operating Expenses

| Annual per Unit | 1 | 2 | 3 | 4 | 5 | 10 | 15 | 20 | 30 |
|--------------------|---|---|---|---|---|----|----|----|----|
| Less Debt Service: | | | | | | | | | |

Permanent loan (no OAHTC)

| Rate (Years) | Amortization (Years) | Loan Amount | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|--------------|----------------------|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 4.50% | 25 | \$2,187,500 | \$5,836 | \$145,906 | \$145,906 | \$145,906 | \$145,906 | \$145,906 | \$145,906 | \$145,906 | \$145,906 |

OAHTC loan scenario

| Rate (Years) | Amortization (Years) | Loan Amount | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|--------------|----------------------|-------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Portion of perm loan w/o OAHTC (if applicable)

| Rate (Years) | Amortization (Years) | Loan Amount (minus OAHTC portion) | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|--------------|----------------------|-----------------------------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Other Loans / Deferred Fee

| Rate (Years) | Amortization (Years) | Loan Amount | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|--------------|----------------------|-------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Other Loans (HOME Loan, Partnership Loans) & Cash flow Loans

| Rate (Years) | Amortization (Years) | Loan Amount | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|--------------|----------------------|-------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Project Name:

Rogue Ridge Apartments

HOUSING OPERATING BUDGET - EXPENSES

Date: 2/12/18

Expense Inflation Rate:

3.00% if you change this expense inflation rate from its default (3%) you must support it in your narrative

Pro Forma Type: (A) Original Application

Enter annual expense for All units below

| Annual Operating Expenses WITHOUT OAHTC | Annual per Unit | | 1 | | 2 | | 3 | | 4 | | 5 | | 10 | | 15 | | 20 | | 30 | |
|--|-----------------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|
| | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per |
| Effective Gross Income: | 1 | \$11,409 | 2 | \$285,228 | 3 | \$290,933 | 4 | \$296,751 | 5 | \$302,686 | 10 | \$308,740 | 15 | \$314,874 | 20 | \$320,985 | 30 | \$327,132 | | \$333,297 |
| Total Annual Operating Expenses: | 1 | \$4,422 | 2 | \$110,545 | 3 | \$113,861 | 4 | \$117,277 | 5 | \$120,796 | 10 | \$124,419 | 15 | \$128,149 | 20 | \$131,881 | 30 | \$135,613 | | \$139,345 |
| Net Operating Income: | 1 | \$6,987 | 2 | \$174,683 | 3 | \$177,071 | 4 | \$179,474 | 5 | \$181,891 | 10 | \$184,321 | 15 | \$186,725 | 20 | \$189,154 | 30 | \$191,587 | | \$194,022 |
| Primary Debt Service: | 1 | \$5,836 | 2 | \$145,906 | 3 | \$145,906 | 4 | \$145,906 | 5 | \$145,906 | 10 | \$145,906 | 15 | \$145,906 | 20 | \$145,906 | 30 | \$145,906 | | \$145,906 |
| Total Debt Service: | 1 | \$5,836 | 2 | \$145,906 | 3 | \$145,906 | 4 | \$145,906 | 5 | \$145,906 | 10 | \$145,906 | 15 | \$145,906 | 20 | \$145,906 | 30 | \$145,906 | | \$145,906 |
| Cash Flow Per Year Primary: | 1 | \$1,151 | 2 | \$28,777 | 3 | \$31,165 | 4 | \$33,568 | 5 | \$35,985 | 10 | \$38,415 | 15 | \$40,845 | 20 | \$43,275 | 30 | \$45,705 | | \$48,135 |
| Cash Flow Per Year Total: | 1 | \$1,151 | 2 | \$28,777 | 3 | \$31,165 | 4 | \$33,568 | 5 | \$35,985 | 10 | \$38,415 | 15 | \$40,845 | 20 | \$43,275 | 30 | \$45,705 | | \$48,135 |
| Primary Debt Coverage Ratio: | 1.20 | 1.20 | 1.21 | 1.21 | 1.23 | 1.23 | 1.25 | 1.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | | 1.26 | |
| Total Debt Coverage Ratio: | 1.20 | 1.20 | 1.21 | 1.21 | 1.23 | 1.23 | 1.25 | 1.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | | 1.26 | |

WITH OAHTC

| Annual Operating Expenses WITH OAHTC | Annual per Unit | | 1 | | 2 | | 3 | | 4 | | 5 | | 10 | | 15 | | 20 | | 30 | |
|---|-----------------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|------|------------|
| | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per | Unit | Annual per |
| Effective Gross Income: | 1 | \$157,579 | 2 | \$160,731 | 3 | \$163,945 | 4 | \$167,224 | 5 | \$170,569 | 10 | \$173,932 | 15 | \$177,313 | 20 | \$180,713 | 30 | \$184,132 | | \$187,570 |
| Total Annual Operating Expenses: | 1 | \$4,422 | 2 | \$110,545 | 3 | \$113,861 | 4 | \$117,277 | 5 | \$120,796 | 10 | \$124,419 | 15 | \$128,149 | 20 | \$131,881 | 30 | \$135,613 | | \$139,345 |
| Net Operating Income: | 1 | \$153,157 | 2 | \$49,186 | 3 | \$50,084 | 4 | \$50,947 | 5 | \$51,823 | 10 | \$52,713 | 15 | \$53,614 | 20 | \$54,524 | 30 | \$55,437 | | \$56,352 |
| Primary Debt Service: | 1 | \$0 | 2 | \$0 | 3 | \$0 | 4 | \$0 | 5 | \$0 | 10 | \$0 | 15 | \$0 | 20 | \$0 | 30 | \$0 | | \$0 |
| Total Debt Service: | 1 | \$0 | 2 | \$0 | 3 | \$0 | 4 | \$0 | 5 | \$0 | 10 | \$0 | 15 | \$0 | 20 | \$0 | 30 | \$0 | | \$0 |
| Cash Flow Per Year Primary: | 1 | \$153,157 | 2 | \$49,186 | 3 | \$50,084 | 4 | \$50,947 | 5 | \$51,823 | 10 | \$52,713 | 15 | \$53,614 | 20 | \$54,524 | 30 | \$55,437 | | \$56,352 |
| Cash Flow Per Year Total: | 1 | \$153,157 | 2 | \$49,186 | 3 | \$50,084 | 4 | \$50,947 | 5 | \$51,823 | 10 | \$52,713 | 15 | \$53,614 | 20 | \$54,524 | 30 | \$55,437 | | \$56,352 |
| Primary Debt Coverage Ratio: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | |
| Total Debt Coverage Ratio: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | |



JACKSON COUNTY

Health & Human Services

Jackson County
Health and Human Services

Mark Orndoff
Director

140 S. Holly St.
Medford, OR 97501
Phone: 541-774-7878
Fax: 541-774-7880
OrndoffMJ@jacksoncounty.org

TTY: 541-774-8138
www.jacksoncounty.org

April 18, 2017

Lisa Cimino
Oregon Housing & Community Services
725 Summer Street NE, Suite B
Salem, OR 97301

Re: Jackson County Health and Human Services (HHS)
CMHP Letter of Support for OHCS/OHA NOFA #4474
ColumbiaCare Rogue Ridge Apartments Application

Dear Ms. Cimino:

Jackson County Health & Human Services offers this Letter of Support for ColumbiaCare's application to develop Rogue Ridge Apartments, a Supportive Housing Program in Jackson County.

Our agency has worked closely with ColumbiaCare Services over the years on multiple projects which benefit individuals in our area who have a serious mental illness. We have contracted with ColumbiaCare to provide traditional outpatient services, rental assistance programming, mental health supported housing, and employment services. Most recently, we have partnered with other community agencies to support ColumbiaCare's development and operation of a Secure Crisis Resolution Center in Medford, Oregon, with development funds awarded through OHCS.

As the Community Mental Health Program (CMHP), it is our mission to provide public services that protect and promote the health and well-being of County residents. Among other services, we are the community provider of mental health crisis response. We are very aware of the important role that accessible, affordable Supportive Housing plays in helping to reduce the number of people who might otherwise experience, or be at an increased risk of, homelessness, mental health crisis, and involvement with police and/or use of the criminal justice system. We also believe this project will keep people out of higher levels of care, and alternatively, provide our community members clean, safe housing, as well as a path to further independence and better mental health.

Thank you for your consideration of this project for award.

Sincerely,

Mark Orndoff
Health and Human Services Director

MO:rw



April 14, 2017

Lisa Cimino
Oregon Housing & Community Services
725 Summer Street NE, Suite B
Salem, OR 97301

**Re: Jackson Care Connect (CCO) Letter of Support for OHCS/OHA NOFA
#4474: ColumbiaCare Rogue Ridge Apartments Application**

Dear Ms. Cimino;

Jackson Care Connect offers this Letter of Support for ColumbiaCare's application to develop a 25-unit, Supportive Housing Program in Jackson County, called Rogue Ridge Apartments.

Jackson Care Connect currently contracts with ColumbiaCare to provide a whole variety of services in the Southern Oregon area, one of which is a very similar project to Rogue Ridge Apartments (Supportive Housing Program). As a leading provider of residential and mental health housing services in Oregon, ColumbiaCare is highly qualified to take on this new project and deliver and provide quality services that will benefit those it serves. Jackson Care Connect is not a financial sponsor of this project, but as an area CCO, we understand just how crucial these services are for any individual who has a Serious Mental Illness. The majority of the project will be Supportive Housing for AllCare members, however; there are other affordable housing units remaining that very well may be accessed by our members. Ultimately, affordable housing resources are scarce, and our working relationship with ColumbiaCare may result in some sort of collaboration, whereby our own members could be referred to the remaining apartment units, as available.

We support ColumbiaCare's application to develop Supportive Housing for AllCare members, and are confident that this will be successful and beneficial resource for the community.

Sincerely,


Jennifer Lind, CEO
Jackson Care Connect

33 N. Central Avenue, Suite 211 • Medford, OR 97501 • 541-499-1565 • TTY 1-800-735-2900