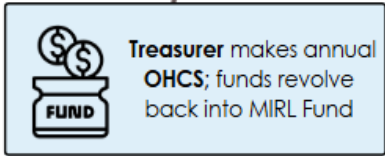
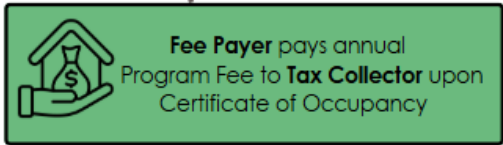
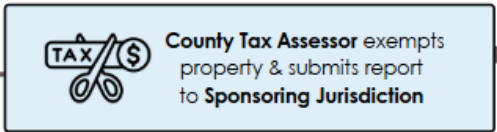
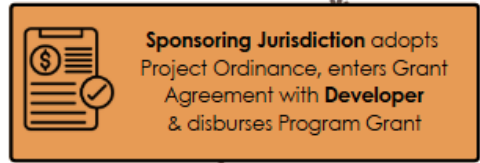
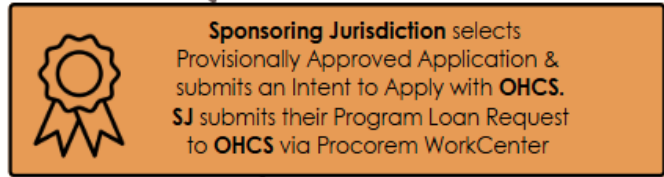
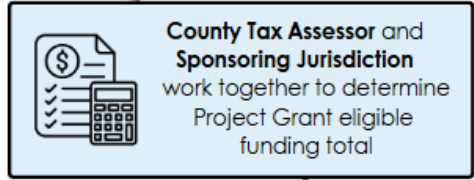


OREGON HOUSING AND COMMUNITY SERVICES

Moderate-Income Revolving Loan (MIRL) Program



Senate Committee on Housing and Development | **March 10, 2025**



MIRL Launch Phase I vs. Phase II

Phase I

MIRL is open for Sponsoring Jurisdictions (SJs) ready to participate.

- Program manual
- Program materials: proformas, required forms, and other resources
- Video tutorials
- MIRL process workflow

Phase II

Additional support for SJs needing assistance.

- 1:1 technical support
- Tool kit with templates, best practices
- Staff training and build out partner training



Timeline to Phase I Launch

March–May 2024

OHCS internal preplanning, determined capacity needs, established benchmarks, selected partners, etc.

July–August 2024

OHCS initiates part 1 of a 2-part outreach and engagement initiative. Met with bill champions, drafters, and strategic partners to understand intent, goals, and process flow.

October–December 2024

Part 2 engagement: OHCS holds multiple stakeholder work sessions with potential SJs, Assessors, County Tax Collectors and developer groups.

June 2024

OHCS established implementation timeline and strategy with Governor's Office. Designed 2-phase launch approach: initial opening early 2025 (*Phase I*) and training and support by the fall of 2025 (*Phase II*).

September 2024

Completed initial draft program framework and submitted first required report to the Legislature.

Timeline to Phase II Launch

January 2025

MIRL Program Manual completed and submitted to DOJ for legal sufficiency review.

MIRL opened Feb. 20, 2025

Phase I complete

Fall 2025

Phase II is on track to be fully implemented.

February 2025 Manual sent to Governor's Office and approved by DOJ. Program forms, training videos, resources, FAQs, etc. created and posted on MIRL webpage.

March 2025

Phase II initiated to add staff capacity, create a "toolbox," and establish more robust support, training, and assistance for SJs.



OREGON HOUSING and
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Next Steps for Potential SJs

Sponsoring jurisdictions (SJs) must:

- consult other taxing governmental body before creating their local grant program.
- build out local grant application process, establish development requirements, identify and communicate goals, and devise a process for ensuring compliance.
- adopt an ordinance or resolution outlining local grant program parameters.
- enter into Master Agreement with OHCS.
 - If the SJ is a city, OHCS must **first** enter into a Master Agreement with the county to ensure repayment.

Questions?

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webpage: [Moderate-Income Revolving Loan Program](#)