



Naturally Occurring Affordable Housing (NOAH) Frequently Asked Questions

What is naturally occurring affordable housing (NOAH)?

NOAHs are rental housing that maintains low rents without federal subsidies.

How do I qualify for OHCS Multifamily Energy Program (OR-MEP) incentives?

- ✓ Be an existing or new construction multifamily property with at least five residential units per building
- ✓ Receive electricity from Pacific Power or Portland General Electric
- ✓ Be heated by a hard-wired electrical heating system
- ✓ Meet program affordability requirements, which stipulate that **residents in at least 50% of units are at or below 80% area median income (AMI) and units must remain affordable for at least 10 years**
- ✓ [Program Incentives at a Glance](#)

How do I comply with affordability requirements to qualify for OR-MEP incentives?

In order to ensure affordable housing remains affordable, OHCS requires all eligible participants to sign a 10-year regulatory agreement that meets program affordability requirements detailed above.



What is a regulatory agreement?

- Agreement between your property and OHCS
- Details that your property will meet program affordability requirements for at least 10 years
- Requires owners to self certify income levels of units yearly
- Requires all units to be decent, safe, and sanitary
- [Example regulatory agreement](#)



What is area median income?

- Area median income (AMI) is a metric to determine income eligibility requirements of federal housing programs like OR-MEP
- Example: If you live in Clackamas, OR the 80% AMI for four people is \$70,320. Therefore 50% of your residents must make \$70,320 or less to qualify for OR-MEP funding
- [Find your AMI here](#)

What is involved in annual income verification?

- Property owners self certify that their property's affordable units meet program requirements yearly
- Involves denoting which units meet income requirements, where at least 50% of units are at or below 80% AMI
- Straightforward process: OHCS will provide easy documentation templates to fill out



Interested in learning more about NOAH or have additional questions? Visit [our website](#), [email us](#), or call us at **503.505.6787**.

