

**Central Oregon Intergovernmental Council
Board Meeting Minutes**

Date: October 6, 2022	Hybrid Virtual/In Person Meeting	Prepared by: D. Hofbauer Reviewed by: T. Baney
<p>COIC Board Committee Members: Commissioner Jerry Brummer, Crook County; Councilor Anthony Broadman, City of Bend; Commissioner Wayne Fording, Jefferson County; Councilor Andrea Blum, City of Sisters; Councilor Gabriel Soliz, City of Madras; Tim Deboodt (representing Timber & Wood Products); James Lewis (representing Tourism & Recreation); Councilor Jay Patrick; Katy Brooks (representing Business and Energy)</p> <p>COIC Staff: Tammy Baney, Executive Director; Michelle Williams, Deputy Director and Fiscal Services Manager; Peter Werner, General Counsel; Derek Hofbauer, Outreach and Engagement Administrator; Chris Ogren, CED Housing Coordinator; Matthew Romero, Employment Councilor; Gloria Fallini, Employment Councilor</p> <p>Guests: Eric Lint</p>		
Agenda	Discussion	Action Item
Call to Order	Chair Anthony Broadman called the October 6, 2022 meeting of the COIC Board of Directors to order at 5:34 p.m. Tammy Baney facilitated attendance and introductions by roll call. A quorum was present during the meeting.	
Service Story	Chris Ogren presented the service story about hosting a Welcoming Week event with partner organizations to inform community members about affordable housing options in Bend. The event was successful, with more than 40 people in attendance. Mr. Ogren defined the purpose of Welcoming Week, which is a nationwide event that promotes diversity and inclusivity. The COIC event was held at lunchtime, making it more accessible. Five speakers participated in a panel discussion about affordable housing and members of the audience asked questions. Councilor Broadman mentioned Welcoming Week is a great event and he encouraged others to participate.	
Public Comment	No Public Comment at this time	
Consent Agenda	The consent agenda, including the minutes from the September 1, 2022 Board of Directors meeting, was moved, seconded, and approved unanimously by the board.	Motion: The consent agenda, was approved. Commissioner Jerry

		Brummer motioned, and Commissioner Fording seconded; the motion passed unanimously.
Program Update	<p><u>Adult Employment Program</u> Matthew Romero and Gloria Fallini, COIC Employment Counselors</p> <p>COIC recognizes there are barriers to employment and the path can't be the number one priority. The Ready to Hire program has been a hybrid model with workshops, plus tailored one on one assistance. The resume workshop at the Worksource office is not the same workshop that is structured in this program. There are more pieces we are addressing and the two-day customized workshops provide direct access to customers. There is also a technical access component - each participant has their own laptop and they can hone and save their resumes. When it is appropriate, they talk about scholarship opportunities and on the job training for those eligible – these techniques are specific to Bethlehem Inn.</p> <p>The two-day class includes career mapping, resume creation, cover letter, interviewing, and developing soft and hard skills. After the two day course, the goal is to get them to a job and connect them to resources. Looking at the data, there are 18 referrals in September. The charts show 49 referrals from Bethlehem Inn. A total of 13 students have worked through the course and there are seven job placements. Services requested: 25% are asking for resume work, 28% looking for job search. 23% interview. Job placements consist of one in the trade industry, three in the hospitality industry, two in retail, and one in merchandising. These individuals face a lot of barriers, including mental health and transportation.</p> <p>Partnerships include Bethlehem inn and Shepard's house. They are tabling at resident facilities and they can tailor the program to look different. The program consists of three top items: build trust, be transparent, and show up. Lessons learned include self-care, onsite outreach works, don't chase, be flexible and improvise, be aware of barriers, and have the right team.</p> <p>Councilor Patrick noted the City of Redmond has a lot of land and there can be numerous employees coming online. Do you see things getting better in Central Oregon for hiring employees in large businesses? Mr. Romero noted there are a lot of barriers such as serving time in jail and not having reliable transportation; however, these individuals want to work. Their team is creating another pipeline to employment and they are opening up opportunities. On the job training is a great tool to get people back to work. Commissioner Fording asked if there are any differences noted with the expansion to the</p>	

	<p>two partners, to which Mr. Romero responded the saving grace is that a shelter exists for people who may have experienced abuse and they need to be cognizant of those barriers. Bethlehem Inn is a diverse audience and the curriculum can be augmented to different groups and tailored. Councilor Broadman asked when Lighthouse would start, to which Mr. Romero replied they are already meeting to frame up the program.</p> <p>Request to the Board - support the lunch program for the next year for up to \$3,000. Councilor Patrick made the motion, Commissioner Fording seconded, and was approved unanimously by the Board.</p>	<p>Councilor Patrick made the motion, Commissioner Fording seconded, and the motion was approved unanimously by the Board.</p>
<p>Program Update</p>	<p><u>Cascades East Transit</u> Rachel Zakem – CET Planning Specialist</p> <p>The Route 25 Crooked River Ranch (CRR) service came about from outreach conducted for the Transit Master Plan process and Statewide Transportation Improvement Fund planning. The team presented to the CRR Board and have a great partnership with ranch management and the road department. The first outreach opportunity in 2021 included an online and paper survey that yielded 129 responses, which demonstrated the importance of the transit service to the community. Service planning was derived from the survey results. The main bus stop is located at Badger and Chinook and then the bus goes to Panorama Park. CRR added another entrance to the park so the vehicle could pull in and out of the park. The old fire hall is used as a park and ride.</p> <p>Route 25 makes three round trips per day Mon-Fri for shopping and medical appointments. In Redmond, there are two shopping locations (Walmart and Fred Meyer) and riders request Dial-A-Ride trips during the medical pick up and drop off period. CET hasn't experienced much usage of the medical service, as customers are just starting to understand how the service works.</p> <p>Outreach for the new service has been frequent and consistent – CRR staff push out weekly news alerts and newsletters, an event was recently held that attracted 50 people, and social media boosted posts helped spread the word. A large group of event participants boarded the bus from the event to travel to Redmond. CET experienced 19 rides on one day and 14 on the day of the event. As of early October, a total of 72 total rides were taken since the service began on September 9. The most popular shop is Badger and Chinook and most popular run was 11:25 am. Fred Meyer was the most popular stop in Redmond. To date, no one has used the late run, which gives us the option of running this earlier in the morning.</p>	

<p>Program Update</p>	<p>Commissioner Fording asked if the vehicle requires a CDL, to which Ms. Zakem replied yes. Commissioner Fording invited Rachel to participate during the CCR board meeting next spring, which allows CET additional time to get more data.</p> <p>Councilor Patrick asked about the entire bus program, to which Ms. Zakem replied it is growing as transportation needs in different communities are assessed. Mr. Deboodt asked if the survey data from the Ranch indicated if anyone use it to commute to work. Ms. Zakem responded that commuting via shuttle was very low on the list of priorities. Councilor Broadman asked if the service will be categorized under Community Connector, to which Ms. Zakem responded yes. Executive Director Baney noted the team will continue to look explore opportunities to provide services in South Deschutes County and Sunriver for summer service.</p>	
<p>Program Update</p>	<p>COIC Loan Department Patrick Germick</p> <p>Mr. Germick provided a history of the loan program and provided a definition of non-traditional lending, as well as an overview of COIC's loan portfolio and noted if there is a write off or if another lender involved, it is noted on the spreadsheet provided to the group. He also noted COIC's lending realm contains a larger geography, which includes Klamath County and Hood River. Most loans were real estate related, as the risk tolerance is lower. It's also possible to combine EDA and USDA loans. One write-off for Suttle Lake Resort. During COVID, there was an interest-only situation and business owners stayed with us but some sold off their assets.</p> <p>COIC is designated as an Economic Development District by the federal government. Our Community Economic Development (CED) department of COIC manages two revolving loan funds (RLF's) with monies established from the federal government in multiple stages. These are the Economic Development Administration (EDA) and USDA Intermediate Relending Program (IRP) revolving loan fund. The establishment of these funds go back to the 1980's.</p> <p>The purpose of the lending programs is to promote economic growth by providing capital to businesses that do not fit "traditional" bank lending guidelines. This could be due to:</p> <ol style="list-style-type: none"> 1) Lack of credit history or credit issues. 2) Limited historical financials/short track record (< 3 years or start up) 3) Limited collateral 4) Debt service coverage inadequate for bank financing 5) Lending project types outside of current bank guidelines (risk tolerance-retail/restaurants) 	

The EDA and USDA funds can be lent solely by COIC or used to “bridge the gap” in conjunction with a bank loan. We will partner with a conventional lender to help them provide financing by mitigating risk. We generally take a 2nd collateral position in these co-partner loans. Additionally, the USDA RLF is specifically directed to only be utilized in rural communities.

It is understood that the loans that COIC funds are typically of higher risk, as they fall outside of the traditional banking environment. However, a thorough business and financial analysis is completed. The goal is to make prudent lending decisions with our expanded guidelines. Thus, loans will continue to be paid back to the portfolio and relent to other businesses.

A data analysis of the two revolving loan programs going back to the year 2000 was compiled. The results are indicated for each program. EDA loans (exclusive of the recent EDA CARES ACT RLF) totaled \$3,348,616 in funds lent to businesses in the three counties comprising Central Oregon. Loans written off due to Chapter 11 Bankruptcies and problem debt renegotiation totaled \$155,803 or 4.65% of monies lent since 2000.

USDA IRP loans totaled \$2,465,280 in funds lent to businesses in the service area comprising Central Oregon and additional counties approved by the USDA. Loans written off due to bad debt totaled \$87,729 or 3.54% of monies lent since 2000.

Between 2020 and early 2022 many loans were either paid off through sale or refinanced out of the portfolio due to the lower rate environment. For the EDA RLF, these businesses included Central Oregon Roofing, Rockin’ Dave’s Bistro, Cascade Rack, Panacea at The Canyon and a final payoff from Marshall’s Automotive. For the USDA IRP portfolio, Sunrise Pools, Crooked River Ranch Cabins, Papa Murphy’s Pizza all exited the portfolio.

Mr. Deboodt asked if these two funds still operational, to which Mr. Germick replied, yes. The financials are in the board report and there are a lot of remaining funds in those accounts. Banks are still flush with money, so there isn’t a huge need for COIC to be a lending partner. Mr. Deboodt also asked if non-committed funds can they be reinvested, to which Mr. Germick replied most of the funds are in accounts and earn interest.

Executive Director Update	<ul style="list-style-type: none"> • COIC recently hired an IT professional, Jeff Hamilton. COIC’s former IT Manger left COIC to be closer with family. An RFP is underway to manage the IT services contract. • MTM Transit, COIC’s Bend Service Provider, is negotiating with the union to increase wages for drivers so they are commensurate with CET driver wages. • COIC hosted a statewide Council of Governments retreat last week, which was extremely beneficial to learn best practices. • CET’s CAD/AVL system up and running, which is a huge asset for dispatch and call center staff. • COIC moderated a panel for League of Oregon Cities this morning as part of the conference, which Scott Aycock moderated. • Thanks to James Lewis and Geoff Wullschlager to discuss technical assistance and housing efforts in rural communities. • During the November meeting, we are bringing back to the board the CORE3 project updates and next steps. It is important for Board members to attend this meeting. • We have a team that steps up and does a lot of work. Congratulations to Derek Hofbauer, who is celebrating 5 years at COIC. Derek has taken on some of the Executive Assistant tasks as COIC recruits for that position. 	
Roundtable	<ul style="list-style-type: none"> • Commissioner Brummer wanted to relay that former Board member Bart Brick says “Hi.” • Councilor Broadman noted it was good to see everyone at the League of Oregon Cities conference and thanks for everyone working together. 	
Adjourn	Chair Broadman adjourned the meeting at 6:28 p.m.	