



Finance Department  
City of Bend  
(541) 385-6682  
accounting@bendoregon.gov  
710 NW Wall Street, Bend OR 97703

This submittal form is to be completed as part of your application with the City of Bend. *Download this form before completing fillable fields*, then upload with your application through the Online Permit Center at [www.bendoregon.gov/permitcenter](http://www.bendoregon.gov/permitcenter).

## SYSTEM DEVELOPMENT CHARGES LOAN/DEFERRAL APPLICATION

Building Permit Application #: \_\_\_\_\_  
Property Owner Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Mailing Address (if different): \_\_\_\_\_  
Phone #: \_\_\_\_\_  
Email Address: \_\_\_\_\_

The default payment option for System Development Charges (SDCs) is payment in full at the time the building permit is issued. If this is the option you select, **do not** return this form.

If you select one of the options below, complete this form and return along with a **current title report (no older than 180 days)** to the City of Bend as part of your permit application. **Parks SDCs are not eligible for these payment methods and must be paid at the time the permit is issued.**

### Loan Options (select one):

- A. 5 year installment loan at 6% interest per annum
- B. 10 year installment loan at 7% interest per annum

If you select one of these options, we will send you a promissory note for you to sign and return to us with detailed terms and conditions. After signing the promissory note, you cannot convert to a different option (e.g., If you select option A, you cannot apply for a 10 year installment loan when the SDC's become due and payable under option A).



#### Accommodation Information for People with Disabilities

To obtain this information in an alternate format such as Braille, large print, electronic formats, etc. please contact the Finance Department at [accounting@bendoregon.gov](mailto:accounting@bendoregon.gov) or (541) 388-5509; Relay Users Dial 7-1-1.

If you select either option, it is known as the “Bancroft Bond Installment Payment” method available under ORS Chapter 223. The City may finance this installment loan by selling improvement bonds. These payment options are charged interest at 6% or 7% per annum.

## Credit Reporting (not older than 120 days)

- Business Applicants: You are required to complete and submit the attached **Fair Credit Reporting Act Disclosure and Authorization** form with the title report. Once we receive your completed application, we will contact you to arrange for secure submittal of other required documentation.
- Individual Applicants: You are required to complete and submit the attached **Fair Credit Reporting Act Disclosure and Authorization** form with the title report. A copy of your personal credit report is also required. Once we receive your completed application, we will contact you to arrange for the secure submittal of your personal credit report. A personal credit report can be obtained for no charge at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Please note that the documents you submit in connection with this application may be subject to public disclosure under the Oregon Public Records Law. However, your personal credit report may contain certain sensitive, non-public financial information that should reasonably be considered confidential. Your signature below constitutes your request that your personal credit report be treated as confidential by the City and, accordingly, the City will not disclose such report unless required to do so by law.

If the title or credit report shows that the City of Bend will not obtain adequate security for repayment of the financed SDC's, your application may be denied at the sole discretion of the City.

## Notice of Lien and Right to Contest SDC

If you elect to make installment payments, the City of Bend requires that a lien be placed on the related property. A lien under option A or B above will be given first priority as provided by statute and City policy. Furthermore, under any of the above options, you will waive all rights to contest the amount and means of calculating the SDC's. You acknowledge that you understand that you would normally have the right to contest the amount, and means for calculating the amount of your SDC obligation, and any irregularities in the imposition of SDC's, but by signing this application, you voluntarily waive all such rights.



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## Declaration and Signature

I agree to pay my SDC's at the time indicated on page 1 of this form. I understand and accept the terms and conditions of these payment options as they are described on page 1, and in City of Bend Resolution 2713 and Oregon Revised Statutes in Chapter 223. I agree to enter into a binding SDC promissory note as a condition of this election. I understand that a properly executed and recorded deed of trust may be required and a promissory note must be received by the City of Bend Finance Department **at least 2 days prior to permit issuance**. If I fail to properly execute any of these documents, the full SDC's are due and payable at the time the building permit is issued by the City.

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Property Owner Signature

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Printed Name

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Property Owner Signature  
(If jointly owned, all owners must sign)

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Printed Name

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Property Owner Signature  
(If jointly owned, all owners must sign)

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Printed Name

### Please remember to include with your application:

- A signed Fair Credit Reporting Act Disclosure & Authorization (page 4 of this application)
- A current title report



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## Fair Credit Reporting Act Disclosure and Authorization

### Disclosure

The City of Bend, when considering your application for a deferral and/or loan and when making a decision whether to defer your payment, may wish to obtain and use a “consumer report” from a “consumer reporting agency”. These terms are defined in the Fair Credit Reporting Act (FCRA), which applies to you. As an applicant for a deferral and/or loan with or as an employee of the City of Bend, you are a “consumer” with rights under the FCRA.

A “consumer reporting agency” is a person or business that, for monetary fees, dues or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing “consumer reports” to others, such as the City of Bend.

A “consumer report” is any written, oral or other communication of any information by a “consumer reporting agency” bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, criminal background, or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer’s eligibility for deferral and/or loan purposes.

If the City of Bend obtains a “consumer report” about you, and if the City considers any information in the “consumer report” when making a deferral and/or loan related decision that directly and adversely affects you, you will be provided with a copy of the “consumer report” before the decision is finalized. You also may contact the Federal Trade Commission about your rights under the FCRA as a “consumer” with regard to “consumer reports” and “consumer reporting agencies”.

### Authorization

By signing below, I \_\_\_\_\_, hereby voluntarily authorize the City of Bend to obtain “consumer reports” about me from a “consumer reporting agency” and to consider the “consumer reports” when making decisions regarding my application for SDC deferral and/or loan with the City of Bend. I understand that I have rights under the FCRA, including the rights discussed above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name



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**This portion is for City use only.**

Permit Technician:

- At Verify Application Submittal, or when application is received, add Miscellaneous Condition per Internal standard operating procedure (SOP)
- After SDCs are entered, documents will be routed to Finance
- When Finance has notified CDD via [building@bendoregon.gov](mailto:building@bendoregon.gov) that loan is approved, staff to follow SOP to finish preparing permit for issuance.

Finance:

- Verifies no City accounts past due
- Reviews title and credit report
- Enters pending lien
- Forward packet to Chief Financial Officer for decision

If approved by Chief Financial Officer:

- Finance sends promissory note (and trust deed, if applicable) to applicant \_\_\_\_\_
- Once signed note and recorded trust deed (if applicable) are returned, finance \_\_\_\_\_ records lien, \_\_\_\_\_ sets up loan and notifies CDD of completion ([building@bendoregon.gov](mailto:building@bendoregon.gov)). Once CDD completes the transactions, Finance can complete any remaining setup items.

Customer No.: \_\_\_\_\_

City SDC's:                    \_\_\_\_\_ Water  
    \_\_\_\_\_ Sewer  
    \_\_\_\_\_ Transportation

Total City SDC's: \_\_\_\_\_

Loan No.: \_\_\_\_\_

Lien No.: \_\_\_\_\_



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