



CITY OF BEND

Amended Annual Action Plan of 2019 – 2023 CDBG Consolidated Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Bend pursues funding to address its affordable housing needs whenever possible. Outside of Community Development Block Grant (CDBG) funding, not many Federal or State sources were available to pursue in the past five years. Consequently, the City has needed the local Affordable Housing Fund (approximately \$5 million) in combination with CDBG funding to leverage \$30+ million in outside sources to help with affordable housing development in the community. The City will continue to explore funding opportunities when they are available and are appropriate for City goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	521,981	602,351 560543	83,381	1,207,713 1,165,905	2,257,732 2,215,924	This is based upon assumed HUD budget not being reduced in next five years.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly, the City will have its Request for Proposals (RFP) for local Affordable Housing Fee funding (usually \$1 million annually) coincide with CDBG RFP's. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are a HOME regulation and not required to be kept for cities that just receive CDBG.

Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs. This may be because priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding is allocated to larger urban areas such as the Portland Metro region and in the Willamette Valley. Bend's local Affordable Housing Fund is a necessity to overcome the lack of support that Bend receives from Federal and State resources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has sold approximately 10 acres of surplus land at cost for the development of 110 units thus far. The City has identified limited capacity to survey surplus properties and provide them for affordable housing development, particularly since most of Bend's surplus lands are areas that only affordable housing developers could imagine a viable use for. The City is currently in the hiring process for a property manager to increase capacity for more properties to be identified and available for affordable housing development.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and Preserve Affordable Rental Housing	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Permanent Supportive Housing for Homeless Housing Options Including Single Room Occupancy Transitional Housing	CDBG: \$0	Rental units constructed: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Support to Necessary Public Services	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Provide Support to Necessary Public Services Homeownership Assist Homeless with Shelter and Services Permanent Supportive Housing for Homeless	CDBG: \$66,677	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
3	Create and Preserve Affordable Home Ownership	2019	2023	Affordable Housing Non-Homeless Special Needs		Homeownership	CDBG: \$401,896,360,088	Homeowner Housing Added: 910 Household Housing Unit Direct Financial Assistance to Homebuyers: 910 Households Assisted
4	Assist Homeless with Shelter and Services	2019	2023	Homeless		Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Permanent Supportive Housing for Homeless Housing Options Including Single Room Occupancy Transitional Housing	CDBG: \$95,000	Homeless Person Overnight Shelter: 30 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Homelessness Prevention: 100 Persons Assisted Housing for Homeless added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Create and Preserve Affordable Rental Housing Homeownership Assist Homeless with Shelter and Services Infrastructure Improvements Permanent Supportive Housing for Homeless Housing Options Including Single Room Occupancy Transitional Housing Employment Training and Economic Development	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Create and Preserve Affordable Rental Housing
	Goal Description	Produce and preserve rental affordable housing through creation of new rental units, providing any land available for development of rental units, rental assistance, and obtaining rental units to keep them affordable.
2	Goal Name	Provide Support to Necessary Public Services
	Goal Description	Provide assistance to necessary and prioritized public services, including material, structural and staff support as needed. Increase community capacity for Permanent Supportive Housing and “Housing First” model programs.
3	Goal Name	Create and Preserve Affordable Home Ownership
	Goal Description	Produce and preserve owner occupied affordable housing through creation of new homes, providing any land available for development of new homes, homeownership financial assistance, and obtaining homes to keep them affordable.
4	Goal Name	Assist Homeless with Shelter and Services
	Goal Description	Increase the number of homeless shelter units and transitional housing units, while preserving and enhancing existing facilities, and provide services to the homeless population. Increase the community capacity to provide a low-barrier emergency facility where individuals with certain criminal convictions and addictions can have shelter.
5	Goal Name	Infrastructure
	Goal Description	Development of Infrastructure, particularly in conjunction with affordable housing development or for economic development in low to moderate-income neighborhoods. An additional focus area includes increasing the number and capacity of child care facilities with public infrastructure improvements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following describes the program activities that will be undertaken with the City of Bend's 2019 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the Strategic Plan.

Projects

#	Project Name
1	KOR Community Land Trust Homeownership Assistance
2	KOR Community Land Trust Land Acquisition <u>at 2500 NE 8th St.</u>
3	Thrive Central Oregon
4	HomeSource Counseling & Education (NeighborImpact)
5	Bend Area Habitat for Humanity Homeownership Assistance
6	Bethlehem Inn - Transforming Lives
7	J Bar J - Living Options for Teens (LOFT)
8	St. Vincent de Paul - Extended Food Pantry Hours
9	Inspire Behavior Support
10	Volunteers in Medicine - Care for Uninsured Working Adults
11	Fair Housing Project for the City of Bend
12	CDBG Program Administration
<u>13</u>	<u>Kôr Community Land Trust Land Acquisition on Poplar Street</u>

Table 3 – Project Information

AP-38 Project Summary

Project Summary Information1	Project Name	KOR Community Land Trust Homeownership Assistance
	Target Area	
	Goals Supported	Create and Preserve Affordable Home Ownership
	Needs Addressed	Homeownership
	Funding	CDBG: \$100,000
	Description	Funding will be utilized as homeownership financial assistance to 3 four low- and moderate-income households.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	A total of four low- and moderate-income households will benefit from this financial homeownership assistance.
	Location Description	21221 Hurita Place, Bend, Oregon 97702
	Planned Activities	Funding will be utilized as homeownership financial assistance to 3 four low- and moderate-income households.
2	Project Name	KOR Community Land Trust Land Acquisition
	Target Area	
	Goals Supported	Create and Preserve Affordable Home Ownership
	Needs Addressed	Homeownership
	Funding	CDBG: \$22,000
	Description	Funds will assist with acquisition of land for building land trust homes for low- and moderate-income households.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 3 low- and moderate-income households will benefit from this funding.
	Location Description	Undetermined until more funding becomes available.

	Planned Activities	The funds will be used to acquire a property for a land trust community with homeownership opportunities for low and moderate-income households.
3	Project Name	Thrive Central Oregon
	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Permanent Supportive Housing for Homeless
	Funding	CDBG: \$20,000
	Description	Thrive Central Oregon seeks to connect individual needs with community resources. Thrive bridges the gap for community members, meeting them where they are in public spaces, providing vital connection to services and support that for many would otherwise not happen.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Thrive Central Oregon is estimated to assist 406600 individuals this year.
	Location Description	Downtown Library: 601 NW Wall St. Bend Church: 680 NW Bond St. Ariel Glen Apartments Community Room: 1700 SE Tempest Dr. East Bend Library: 62080 Dean Swift Rd.
Planned Activities	The type of services provided through Thrive are generally only accessible to those enrolled in mental health, medical, or shelter systems. Many community members in need do not qualify or seek the services of mental health, medical, or shelter systems and therefore do not have access to this type of support. Thrive services are accessible and open to every person seeking assistance. In addition, Thrive serves as a first responder for people in downtown Bend needing assistance.	
	Project Name	HomeSource Counseling & Education (NeighborImpact)

4	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services Homeownership
	Funding	CDBG: \$35,946
	Description	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides homebuyer education, coaching and counseling, foreclosure mitigation, reverse mortgage counseling, financial education, ready to rent workshops, lending support, and other related affordable housing services for Bend households.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	NeighborImpact's HomeSource program will assist 3 ³⁸²⁵ low- and moderate-income households.
	Location Description	20310 Empire Ave., Ste. A100, Bend, Oregon 97703
	Planned Activities	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides homebuyer education, coaching and counseling, foreclosure mitigation, reverse mortgage counseling, financial education, ready to rent workshops, lending support, and other related affordable housing services for Bend households.
5	Project Name	Bend Area Habitat for Humanity Homeownership Assistance
	Target Area	
	Goals Supported	Create and Preserve Affordable Home Ownership
	Needs Addressed	Homeownership
	Funding	CDBG: \$238,088
	Description	Funding will be utilized to assist 610 low- and moderate-income households to purchase a home.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	A total of 610 low- and moderate-income households will benefit.
	Location Description	<u>James Dr., Indigo Ln., and</u> NW Juniper St.
	Planned Activities	Funding will assist 610 low- and moderate-income households with a home purchase.
6	Project Name	Bethlehem Inn - Transforming Lives
	Target Area	
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Provide Support to Necessary Public Services Assist Homeless with Shelter and Services
	Funding	CDBG: \$53,231
	Description	This project will provide the capacity building support required to achieve a meaningful reduction in family homelessness through a systematic, coordinated approach that provides at-risk families with the help they need.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A total of 1589200 individuals will receive this benefit.
	Location Description	3705 N HWY 97, Bend, Oregon 97701
	Planned Activities	Support emergency transitional housing and services for adults, with a focus on people struggling with situational homelessness. Provide individuals with safe refuge and three nutritious meals a day, while connecting them with the resources needed to land jobs and secure housing so that individuals may also tend to medical, dental, and mental health issues.
7	Project Name	J Bar J - Living Options for Teens (LOFT)
	Target Area	

	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Permanent Supportive Housing for Homeless Housing Options Including Single Room Occupancy Transitional Housing
	Funding	CDBG: \$25,000
	Description	An emergency shelter providing comprehensive shelter services to homeless youth.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A total of 2225 youth experiencing homelessness will receive this benefit.
	Location Description	19 SW Century Dr., Bend, Oregon 97702
	Planned Activities	Funding will help acquire additional staffing to support 2225 youth for 3,000 nights (based on annual occupancy).
8	Project Name	St. Vincent de Paul - Extended Food Pantry Hours
	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$10,000
	Description	Funding will allow the expansion of hours for the Food Pantry with a goal to increase service in the evening to accommodate members of the community who are working so that they can have access to a food pantry after working hours.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A total of 809300 households will benefit from the extended food pantry hours.

	Location Description	950 SE third St., Bend, Oregon 97702
	Planned Activities	Keep the food pantry open during evening hours one day a week (4-7 p.m.) to accommodate clients who are working. Many are in service jobs and cannot afford to take time away from work for the food pantry's normal business hours of 10 a.m. to 2 p.m. on Mondays through Thursdays. The food pantry is focused on the goal of preparing a nutritious, five day food box that includes several meals for all family members.
9	Project Name	Inspire Behavior Support
	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$10,000
	Description	Fund a full-time position to provide support to Inspire's preschool children and classrooms. Utilizing strategies from Conscious Discipline and concepts from Trauma Informed Care, the support person will help develop and implement behavior plans for children in three preschool classrooms, working with families and teachers to identify the children's strengths and promote growth in areas of challenge. The support provided will increase positive outcomes for all the children in the classrooms, reduce stress for teachers and children, and provide families with ideas for interventions that can carry over into kindergarten and elementary school life.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A total of 1046 households will benefit from this program.
	Location Description	2891 Ne Conners Ave., Bend, Oregon 97701

	Planned Activities	Fund a full-time position to provide support to Inspire's preschool children and classrooms. Utilizing strategies from Conscious Discipline and concepts from Trauma Informed Care, the support person will help develop and implement behavior plans for children in three preschool classrooms, working with families and teachers to identify the children's strengths and promote growth in areas of challenge. The support provided will increase positive outcomes for all the children in the classrooms, reduce stress for teachers and children, and provide families with ideas for interventions that can carry over into kindergarten and elementary school life.
10	Project Name	Volunteers in Medicine - Care for Uninsured Working Adults
	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$5,000
	Description	To provide one-year of free healthcare to 2710 low, very-low, or extremely low-income Bend working adults who are not eligible for Affordable Care Act programs. Care will include primary and specialty medical care, prescription medication, mental health care, and targeted health education programs as necessary. All medical services will be provided by volunteers.
	Target Date	10/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	A total of 2710 low-income persons will benefit.
	Location Description	2300 Neff Rd., Bend, Oregon 97701
	Planned Activities	Provide one-year of comprehensive healthcare to 2710 medically uninsured patients. All 2710 patients will be from low, very low, or extremely low AMI households.
	Project Name	Fair Housing Project for the City of Bend

11	Target Area	
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$2,500
	Description	The Fair Housing Council of Oregon (FHCO) proposes to use CDBG funds to establish and implement a comprehensive Fair Housing Project for the City of Bend by conducting targeted education and outreach to Bend area housing providers and consumers and by offering information and referral services to Bend residents regarding their fair housing rights. FHCO will perform enforcement activities to ensure that potential victims of illegal housing discrimination are given support and assistance as needed.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A total of 1820 households will benefit from the Fair Housing Project.
	Location Description	City of Bend

	Planned Activities	<p>Under this proposal, FHCO will conduct targeted education and outreach to Bend area housing providers and consumers. It will also offer information and referral services to Bend residents regarding their fair housing rights. Finally, FHCO will perform enforcement activities to ensure that potential victims of illegal housing discrimination are given support and assistance as needed.</p> <p>To this end, FHCO will provide the following services:</p> <ul style="list-style-type: none"> • HUD, BOLI and FHCO housing complaint data for the City of Bend along with an analysis of what this data means and how it compares to the state and the region; • Fair Housing hotline services for Bend residents; • Complaint intake and supplemental investigation to support the complaint when appropriate as well as facilitating informal resolution of complaints whenever possible; <p>and</p> <ul style="list-style-type: none"> • Training workshops for groups/organizations.
12	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	<p>Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services Homeownership Assist Homeless with Shelter and Services Infrastructure Improvements Permanent Supportive Housing for Homeless Housing Options Including Single Room Occupancy Transitional Housing Employment Training and Economic Development</p>
	Funding	CDBG: \$105,456
	Description	Administration of the CDBG program for the City of Bend
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	A total of 1200 households will benefit from administration of the CDBG funding.
	Location Description	709 NW Wall St., Bend, Oregon 97709
	Planned Activities	Administration of the CDBG funding.
<u>13</u>	Project Name	<u>Kôr Community Land Trust Land Acquisition on Poplar Street</u>
	Target Area	
	Goals Supported	<u>Create and Preserve Affordable Home Ownership</u>
	Needs Addressed	<u>Homeownership</u>
	Funding	<u>CDBG: \$41,808</u>
	Description	<u>Funds will assist with acquisition of land for building land trust homes for low- and moderate-income households.</u>
	Target Date	<u>6/30/2025</u>
	Estimate the number and type of families that will benefit from the proposed activities	<u>Approximately 12 low- and moderate-income households will benefit from this funding.</u>
	Location Description	<u>Undetermined until more funding becomes available.</u>
	Planned Activities	<u>The funds will be used to acquire a property for a land trust community with homeownership opportunities for low and moderate-income households.</u>

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Activities relating to housing acquisition will be disbursed throughout Bend. There are no areas with excessive low income or minority concentrations in Bend.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects are awarded funds not based on geographic location but rather on how they address Plan Goals and feasibility of projects.

Discussion

Social Service funds serve all geographic areas of Bend. The City of Bend strives for geographic diversity in funding while keeping in mind the most leverage we can gain with our limited funding.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goal estimates below regarding affordable housing by support type are specific to the number of homeless households that will benefit from the CDBG funding, and does not include public service goals, emergency shelter goals, or infrastructure goals. Bend's homeless goal is that 15 of the rental units or housing units constructed this year will be provided to a homeless household.

One Year Goals for the Number of Households to be Supported	
Homeless	63
Non-Homeless	910
Special-Needs	02
Total	15

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	715
Rehab of Existing Units	60
Acquisition of Existing Units	20
Total	15

Table 6 - One Year Goals for Affordable Housing by Support Type Discussion

This does not include households receiving public services nor does it include an estimated 100+ units being developed utilizing local funds.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Bend has a long and productive relationship with the local housing authority, Housing Works. We have partnered with them on hundreds of units over the years, with such assistance as land donation (or land lease with minimal, \$1 per year, payments) and direct financing through both CDBG and local funds. The City also consults on a regular basis with Housing Works' staff on potential projects and policies to increase and enhance the amount of housing in Bend, and a Housing Works staff member sits on Bend's Affordable Housing Advisory Committee.

Actions planned during the next year to address the needs to public housing

The City works with the Central Oregon Regional Housing Authority, dba Housing Works, to identify ways in which the City can assist with public housing development, upgrades, and activities. The City has funded several projects for the upcoming building season with Housing Works that meet this goal with the Affordable Housing Fund. Currently, residents of Housing Works' properties take part in voluntary family self-sufficiency activities as well as holding a position on Housing Works governing board.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City encourages the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works' properties take part in voluntary family self-sufficiency activities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

Housing Works is a viable, competent, and valued partner of the City of Bend in addressing the needs of affordable housing. In addition to the numerous developments done over the years with Housing Works, the City fully expects to continue this collaboration in the future. Housing Works will be an integral partner in addressing the rental housing crisis currently happening in Bend. They are the most experienced and successful developer of large scale affordable housing projects in the region.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent or assist somebody in moving out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation), while others focus on a particular population (e.g. victims of domestic violence, seniors, or veterans). The City works with all providers, either directly with financial assistance, or in partnership with other entities, such as NeighborImpact, Bethlehem Inn, Saving Grace, Central Oregon Veterans Outreach, United Way, various health care providers, and other contributors in addressing Homeless and Special Needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

This year, the City of Bend is funding several projects that address the needs of homeless individuals, particularly those that are unsheltered. Specifically, the City is providing funding to Bethlehem Inn for emergency transitional housing and services for adults, with a focus on people struggling with situational homelessness. Funding will also be provided to J Bar J's Living Options for Teens program (LOFT), which will provide additional staff to provide comprehensive Case Management services to homeless youth, with a focus on education and employment. New this year is funding for St. Vincent de Paul to extend its Food Pantry hours into the evening one night per week from 4 to 7 p.m.

Addressing the emergency shelter and transitional housing needs of homeless persons

All three projects above provide ancillary housing services, including the Transforming Lives project, LOFT project, and the Extended Food Pantry Hours project. The City's Affordable Housing Funds have made the expansion of Bethlehem Inn possible and increased capacity by 24 individual beds and 5 additional family units.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City is funding NeighborImpact's HomeSource Counseling and Education with CDBG. The program educates potential renters on how to be responsible members of the rental community while also

providing financial literacy training to those with past credit issues. The Thrive program provides referral information and serves as a hub for support at a variety of low-income multifamily developments with the goal of helping residents maintain housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City provides funding for Thrive Central Oregon, which works with tenants to prevent eviction. Property managers at rent restricted properties throughout the region refer tenants at risk of eviction to Thrive. The City is funding NeighborImpact's HomeSource with CDBG. This program provides housing counseling to protect individuals and families from losing their existing home, both for homeowners and for renters. Additionally, the City provides guidance and assistance as needed to the Homeless Leadership Coalition in their continuing efforts to address homelessness in all populations.

Discussion

To assure the issues and concerns of homelessness are part of the community dialogue, the Homeless Leadership Coalition (HLC), as part of the Continuum of Care, has developed a website. The website has recently been updated to include direct links to homeless service providers. The local Continuum of Care Committee covers a three county area: Crook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. NeighborImpact is the collaborative applicant for the CoC. Working with the Homeless Leadership Coalition, the Continuum of Care Committee is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinating the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The Homeless Leadership Coalition, the Continuum of Care Committee and the City of Bend recognize the need to reduce the number of unsheltered homeless households w/ dependent children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition. An ongoing effort to engage those individuals and families routinely unsheltered includes work by Central Oregon Veterans Outreach (COVO) to reach veterans and others living in the numerous camps throughout this rural area. The credibility established by the COVO volunteers with the camp residents allows other providers to come into the camps and provide service. COVO also provides transportation to medical and benefit appointments. During the One Night Homeless Count, volunteers were provided access to the individuals to conduct the survey and help with resource identification.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

While the City has recently been able to expand our Urban Growth Boundary, the land that is now beginning the annexation process will require over \$300 million in infrastructure to service (not including private infrastructure), which will result in delay before the land can be developed.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City recently completed its UGB expansion, however, most of those lands will not be annexed into the City in the very near future. We can expect those lands to have infrastructure service approximately two to three years from now at the earliest.

Discussion:

In addition to the public policies identified above, there are numerous barriers to affordable housing in Bend.

1. Lack of affordable, serviced land for development.
2. Funding sources difficult to access for most large developments.
3. Relatively new housing stock, with older stock being in high demand. This means that unlike most large cities, there is no older housing stock that is usually less expensive for acquisition/rehabilitation for both rental and homeowner purposes.
4. Insufficient number of affordable housing developers, particularly multi-family developers.
5. Market that supports higher end housing development on scarce available land. The City of Bend has identified some strategies to address these barriers. These include:
 - a. Land costs. Land costs were identified as the single largest barrier to affordable housing in Bend. The City currently has approximately seven acres of land within the City that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem.
 - b. Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of

Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined with financing from the City.

6. Affordable Housing Developers. While the City has some very dedicated and superb affordable housing developers, most particularly Housing Works for multi-family development and Building Partners for Affordable Housing in creating a new, creative model for homeowner development, there is a need for more participants in this market. This can be done by either recruiting new developers or encouraging existing developers to expand their mission.

7. Examine city policies. The City will continue to examine its existing policies to identify where city policies pose obstacles to affordable housing. In addition, the City will explore policy revisions or new policies that could be pursued to facilitate the development of affordable housing and the prevention of homelessness.

AP-85 Other Actions – 91.220(k)

Introduction:

In general, the major way that the City actually addresses the Community Development and Housing needs of Bend is not, regretfully, through use of CDBG funds, which are severely limited, but rather through use of local funding. This is expected to be the major funding source for Bend for the foreseeable future.

Actions planned to address obstacles to meeting underserved needs

Generally, the obstacles to meeting underserved needs are the lack of funding and the public's lack of information regarding available resources. Individual City departments actively monitor and pursue funding opportunities for a broad range of project areas, including housing and community development. During the Program Year, the City will direct CDBG dollars where they are most needed by targeting funds to projects and activities that meet the priority needs identified in the Consolidated Plan. In addition, the City will continue to seek ways to expand and refine the means by which those whose needs are underserved are informed about the financial and informational resources available to them in the community.

Actions planned to foster and maintain affordable housing

The City of Bend actively pursues policies and actions that enhance the supply of Affordable Housing in Bend. The most important of which is the implementation and management of a local Affordable Housing Fund, until recently the only of its kind in Oregon, that dwarfs whatever funds the City receives from Federal or State sources. In addition, the City has implemented the following:

System Development Charge (SDC) Exemption and Loan Program. The City has established a deferral and loan program to facilitate affordable housing project SDC payments. The City recently created a blanket exemption of SDCs for affordable housing developments.

Provide incentives to developers for the creation of affordable housing. The City of Bend has a robust Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered include expedited processing and no interest SDC deferrals or exemptions, density bonus, cottage code, surplus land, and more.

Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. City Council intends to

review several additional property tax exemption programs in the next few years.

Actions planned to reduce lead-based paint hazards

There are no actions planned in the coming year to reduce lead-based paint hazards. The City continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects as needed. Additionally, the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City is able to provide both Risk Assessment assistance and consultation regarding hazard abatement and project management.

Actions planned to reduce the number of poverty-level families

The City actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that promote self-sufficiency, as well as job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. Most particularly in the past year, the City has provided assistance to NeighborImpact for housing counseling and for their "Ready to Rent" Program.

Actions planned to develop institutional structure

The City will offer technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant agreements, encouraging strategic plan development, providing staff training assistance, and fulfilling the City Risk Assessment and Monitoring Plan. The Risk Assessment and Monitoring Plan outlines procedures the City will use to determine an organization's capacity to undertake a CDBG funded project. Project requirements for both City staff and the organization are monitored and clearly outlined within this Plan. The results of the risk assessment will assist the organization in identifying ways to improve its capacity, efficiency, and service area analysis (markets), and to improve project performance. Many of the actions identified in this Action Plan will serve to improve institutional structure by enhancing coordination with housing developers and service providers in the community, thereby improving the capacity of the city and collaborating organizations to meet the community needs.

Actions planned to enhance coordination between public and private housing and social service agencies

The City recognizes the importance of coordination between the City and the community housing and social service providers in meeting the priority needs. Many of the actions outlined in this Action Plan call for the City to coordinate with local housing and social service providers in the identification, documentation, and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The City's Affordable Housing Manager serves as a point of contact to coordinate the City's role in addressing housing and community development needs. An Affordable

Housing Advisory Committee reviews all CDBG applications. The Committee, which is composed of housing developers, social service professionals, realtors, lenders and individuals with experience in addressing housing and community development issue provides valuable expertise to city staff and the city council and will serve to enhance the coordination of service delivery in the broader community.

Discussion:

It is difficult, if not impossible, to address and alleviate all underserved needs in the community. Bend, in cooperation with numerous partners, attempts to do so on a regular basis. While unlimited funding would make this an easier prospect, Bend has created a robust program with what resources it has.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Bend has been extremely successful in meeting program requirements for CDBG. Over 99 percent of its funding has gone to assist low and moderate income individuals. The needs of the community are great, and this program has assisted in helping the most needy.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Amended Annual Action Plan.	90.00%

Bend does not have the luxury of a large amount of CDBG funds that would allow it to participate in such things as 108 loan guarantees and other programs. It is primarily because of local funds that Bend retains and creates the amount of affordable housing it has in recent years.