

FINAL REPORT FOR BETHLEHEM INN

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year?

September 1, 2020

- How many contacts with individuals occurred because of the 2020 CDBG funding received (unique visits only please)?
1,134 case management meetings for 290 residents
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided?

Through the Inn's partnership with over 70 local agencies as well as direct contact with individuals in need of emergency shelter services, Bethlehem Inn maintains an inquiry list of individuals and families in need of the Inn's high barrier shelter services. As beds became available, the Inn case management team connects with each person inviting them to participate in the organization's inquiry process. Goal is to fill each available bed as quickly as possible, while ensuring that existing residents have access to the services that will enable them to transition into stable housing; thereby, making space for new Inn residents..

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

- a. Effectively and safely serve 1,500 single adults and family members through the addition of a Weekend Case Management Supervisor

COVID-19 played a major role in the number of residents Bethlehem Inn was able to serve during the last fiscal year. In spite of CDBG funding to support case management staffing, CDC and State of Oregon guidelines required the Inn to reduce the number of residents served by approximately 75%, resulting in the organization serving 290 residents last year. This drastic reduction was necessary to follow social distancing guidelines as described for congregate living housing in both the sleeping quarters and dining areas of the Inn.

- b. Effectively manage the growing Emergency Meal Program and its growing volunteer base through the addition of Outreach Assistant

As referenced in (a) above, the temporary suspension of the Inn's Volunteer Program along with the cancellation of all community events due to the pandemic, meant the Inn did not pursue the hiring of an Outreach

Assistant. Because of this unexpected development, 100% of the grant funding was funding was diverted to the case management supervisor role.

Additionally, because of this program suspension in March 2020, all staff including the case management supervisor were required to fill the roles typically served by volunteers. This unfortunate, but necessary step placed a significant level of work and stress on the staff, who were required to absorb volunteer duties including: staffing the front desk, sorting donations, laundry, preparing and serving meals to allow the Inn to continue providing shelter services.

The Inn's Volunteer Program just started to slowly open up to a limited number of volunteers in June 2021

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

The Project Budget Actuals summary for September 2020 – May 2021 is attached. It reflects the \$53,328 in CDBG funding received by the Inn was applied to the Tier One Case Management Expense of \$166,250; leaving an expense balance of \$112,922. This balance was funded through Private Funds.

As stated earlier in this report, program limitations were made due to restrictions caused by COVID-19. The government restrictions required the Inn to make adjustments in planned outreach activities and expenses. This mandate caused our organization to suspend community outreach activity and the volunteer program during the grant cycle, consequently, the Outreach Assistant position was not filled.

4. Explain problems the program experienced in the 2020 CDBG program year.

As stated earlier, COVID-19 played a major role in the number of residents Bethlehem Inn was able to serve during the last fiscal year. CDC and State of Oregon guidelines required the Inn to reduce the number of residents served by approximately 75%, resulting in the organization serving 290 residents last year. This drastic reduction was necessary to follow social distancing guidelines as described for congregate living housing in both the sleeping quarters and dining areas of the Inn.

Additionally, the Inn was challenged with quickly pivoting to following other health safety guidelines to ensure the well-being of staff and residents. Details may be found in #5.

5. Provide strategies to address the problems identified.

Bethlehem Inn is the recognized lead organization responding to homelessness in Central Oregon. Our role is especially critical to regional efforts serving this very vulnerable population of adults and children. As the COVID-19 crisis escalated, the Inn

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quickly reached capacity. In spite of the challenges, the Inn staff quickly adapted by implementing safety measures that enabled the organization to monitor resident and staff health with protocols in place for quarantining, safe office space through the use of acrylic shields, routine sanitizing and hand sanitation throughout the campus. Additionally, the Inn was required to follow CDC and State of Oregon guidelines, which meant a 75% reduction in resident capacity to maintain physical distancing for all residents in both their living quarters and resident dining areas.

In early 2021, on-site COVID-19 rapid testing was quickly implemented allowing weekly testing of both residents and staff to enhance the safety measures already in place. The on-site testing was shifted to on-site vaccinations for both staff and residents to further ensure health safety for all involved with the organization.

6. Furnish a client story from the 2020 CDBG program year.

Imagine being at a place in your life where time at a homeless shelter became "...the most beautiful thing that has happened to me." Rebeckah didn't imagine it. She lived it. "I had nowhere to go, nowhere to stay. I was clean and sober. But my kids and I were homeless." Rebeckah had fled domestic violence in California and returned to her home state, Oregon. She was battling alcohol and drugs and then got a DUI. The state had returned her children to her and Rebeckah had started walking the long walk to a stable life but needed shelter, help and hope. Enter Bethlehem Inn.

Rebeckah says, "All my needs were met. Every question had an answer." She got a good job. She and the kids were safe. There were clothes to wear, healthful meals to eat, a chance to find some peace and grow strong. Rebeckah says, "There was love and support from genuinely caring people." She'd begun her search for housing before arriving at BI and that effort, with help from Inn staff has paid off in the form of a clean, safe apartment. Rebeckah has grit and gratitude. She says, "For me, Bethlehem Inn was the most perfect place to start a whole new life." Which is exactly what she and her kids have done.

7. Offer any suggestions for the City's Affordable Housing Program.

Bethlehem Inn has no suggestions to offer the City of Bend at this time. We would like to extend our sincere gratitude for the collaborative spirit and support the City has provided our organization since our inception in 1999!

FORM C

City of Bend Community Development Block Grant Program Request for Proposals

BUDGET FORM – Project Actuals FY 20/21

PROJECT BUDGET:

Sources of Funds					
Project Activities	CDBG Funds Received	Other Public Funds*	Private Funds**	Match	Project Total
Tier One: Case Mgt. Personnel	53,328		112,922		166,250
Tier Two: Personnel			726,652		726,652
Facility			86,044		86,044
Program			38,050		38,050
Administrative			94,031		94,031
Fund Development			67,864		67,864
In-Kind Community Resources			10,000		10,000
TOTAL	\$53,328		\$1,135,563		\$1,188,891

***OTHER PUBLIC FUNDS:**

Source	Amount of Funding			Use of Funds
	Secured	Committed	Applied For	
TOTAL				

****PRIVATE FUNDS:**

Source	Amount of Funding			Use of Funds
	Secured	Committed	Applied For	
Private Foundations/Non-Profits		\$95,000		Unrestricted/Program
Private Donors		1,030,563		Unrestricted/Program
In-Kind Community Resources		10,000		
TOTAL		\$1,135,563		

When COVID-19 first entered our community we were inundated with requests for nutrition support, and thanks to the support of the City of Bend to fund the necessary staff we were able to meet the increased and growing needs of older adults in Bend. Per the CDBG agreement, below you will find the final report with the appropriate reports attached. Please don't hesitate to reach out with any questions and thank you again for your generous support.

The employment of a chef has allowed us to continue to meet the growing food demands of the older adults in our community. This key staff member managed and prepared meals for both Meals on Wheels and Congregate Dining clients (congregate dining has operated as a drive-through grab-n-go throughout the duration of the pandemic); ensuring a stable source of nutritionally appropriate meals.

This team member has allowed us to efficiently, reliably, and sustainably serve an increasing number of older adults. In Fiscal Year 2021 (July 1, 2020 – June 30, 2021) we provided 39,209 meals to 519 unduplicated clients through both our Congregate Dining and Meals on Wheels program in Bend. This was an increase of over 13,000 meals (54% growth) to 88 additional clients when compared to the previous year.

The specific objectives of our nutrition programs include: improved nutrition for clients; improved overall health, including better management of chronic disease; increased socialization including wellness checks and abuse prevention; and, decreased depression and isolation. These objectives are largely achieved due to our incredible group of dedicated volunteers, many of whom are themselves retirees or other older adults. The peer-to-peer wellness network that the programs helps create is beneficial both to clients and to volunteers. We provide a sense of purpose and philanthropy for those who help our clients, and our clients benefit from the sustained relationships with our volunteers.

The nutrition programs, along with the other services provided by the Council on Aging of Central Oregon, allow our clients to do what they most want, which is to remain in their homes as long as possible. The reliable nutrition and wellness checks provided by the Meals on Wheels program support our clients' deep drive for continued independence and desire to remain in a living situation they choose, hopefully close to friends and family. The drive-through congregate dining allows our clients to receive warm, nutritious meals in a respectful manner. And bringing a chef onboard to prepare and provide these meals creates a reliable and nutritious meal for the older adults in our community. Together, we are helping to prevent hunger, improve health, and promote the overall well-being among Central Oregon's older adults.

Attachments:

1. Report of services provided and Demographic Information
2. Invoices for services provided
3. Chef's final time record

FINAL REPORT FOR FAIR HOUSING COUNCIL OF OREGON

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year?
10/14/20
- How many contacts with persons occurred because of the 2020 CDBG funding received (unique contacts please)? 18
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided? Low-to-moderate income person are referred to us through our website, and often, our partners who we have trained in Bend, and also Community Alliance of Tenants and 211. Recently we have run Spanish-language PSAs on La Bronca KRDM radio during drive-time spots to reach more Hispanic persons.

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

a. Training session for future City of Bend staff

Affordable Housing Advisory Committee and Neighborhood Association members of the City of Bend attend this two-hour virtual training held on 10/14/2020 to learn information on new state bills on housing, Goal 10, the Housing Needs Analysis. 41 people attended.

b. Educational workshop for housing consumers and consumer advocates

A Know Your Fair Housing Rights Webinar Training was offered 5/18/2021 from 5pm-7pm on Zoom. The agenda included:

- Basics of Fair Housing Law and Protected Classes
- The History of Housing Discrimination, local and national
- The History of the Fair Housing Act
- What to do if you or others you know experience housing discrimination.

80 people attended.

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

All funds were used in the preparation and presentation of the two trainings. Additional funds were used in outreach, including one on one meetings with a fair housing specialist located in Bend, Dario Hunter.

4. Explain problems the program experienced in the 2020 CDBG program year.

Challenge: more money would allow FHCO to do more outreach and trainings

Challenge: historically (prior to 2020) we believed engagement with the material could be bolstered by offering recordings of sessions

5. Provide strategies to address the problems identified.

We found that by offering both of these trainings virtually, we experienced solid attendance numbers in both sessions. Also with recording, the material makes it available for later use and expands the message of Fair Housing. Our suggestion is to continue offering these trainings virtually with recordings that can be made available for use afterwards.

6. Furnish a client story from the 2020 CDBG program year.

A married couple applied for a studio apartment within the City of Bend. The landlord responded that the studio was for a single person only. The FHCO responded and advocated by explaining that Familial Status is covered by the Fair Housing Act, and in Oregon, marital status is a protected class. Additionally, occupancy standards of two plus one are considered reasonable, depending on square footage. The landlord agreed to rent to the couple, and housing was attained. This case demonstrates the continued need for provider education, and for tenants to be aware of what action they can take when turned down for housing when they possibly shouldn't have been

7. Offer any suggestions for the City's Affordable Housing Program.

In the City's work to encourage the building of more affordable housing units, it is suggested that the City further explore and apply innovative strategies such as increasing single room occupancy units, housing on alley accessed lots, and 'skinny streets.'

FINAL REPORT FOR LIVING OPTIONS FOR TEENS

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year? **J Bar J Youth Services began utilizing CDBG funds for Case Management services provided through The LOFT (Living Options for Teens), a program of Cascade Youth & Family Center, on July 1, 2020.**
- How many contacts with teens occurred because of the 2020 CDBG funding received (unique contacts please)? **The program provided ongoing services to 9 unique and individual youth during the funding period (additional 2 youth case managed in Phase II - independent living apartments). Bed space at The LOFT was very limited throughout this last fiscal year, due to COVID-19. The Deschutes County Health Department (Sanitarian) limited the number of youth who could be housed at The LOFT in order to prevent the spread of COVID in the event of an outbreak. The program was required to reduce numbers so social distancing was possible and so youth were not housed in bedrooms in close proximity (youth share rooms). The LOFT was required to quarantine confirmed positive youth on one side of the building in isolation from other youth. To date The LOFT has had two outbreaks of COVID requiring quarantine. The program has also had many ill staff requiring quarantine pending the outcome of COVID testing. Some staff have been quarantined multiple times. This affects staffing levels for The LOFT and has greatly impacted all programs of J Bar J Youth Services as J Bar J is required to maintain staff-to-youth supervision ratios that comply with state licensing standards. The LOFT is now increasing capacity, beginning in August 2021. Most LOFT staff, and interested youth have been vaccinated.**
- How did you reach/contact low- to moderate-income teens (80% AMI or below) for the services provided? **The LOFT only provides services to those who are homeless, therefore most have no income. During residency most acquire employment, therefore many become low-to moderate income prior to exiting the program.**

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

- a. Improved Safety and Structure
89% of youth receiving services transitioned to a safe and stable living situation following exit from the program.

- b. Educational Success
89% of youth were employed or enrolled in an educational program upon completion of the program.
- c. Employment Success
89% of youth were employed or enrolled in an educational program upon completion of the program.
- d. Increased Permanent Connections
100% of youth report at least one stable/healthy connection with a friend, family member or adult following services.
- e. Address Trauma and Improve Well Being
100% of youth received access to medical, dental and mental health services. 89% of youth practiced coping skills learned and employed positive strategies in difficult situations.

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

Revenue and expenses for the 2020-2021 program year totaled \$498,365. Below is a breakdown of projected expenses vs. actual expenses for the year. CDBG funds were used as match for a grant through the Department of Health and Human Services Transitional Living Program (DHHS-TLP), which requires a minimum of 10% local matching funds to be eligible for funding. DHHS-TLP funds are the primary funding source for The LOFT. Additional funding was provided by the following: Emergency Solutions Grant; Emergency Food and Shelter Program; United Way; Foundations; Individual Donors and Fundraising. With the support of the City of Bend, J Bar J Youth Services was awarded DHHS-TLP funding in September 2019, enabling the LOFT to continue operating through 2023.

Activities	Projected Expenses	Actual Expenses	Explanation Regarding Significant Deviation from Budget
Personnel and Benefits	\$382,969	\$390,863	Staff overtime related to COVID-19
Occupancy – Utilities and Phone	\$9,720	\$10,282	No significant deviation
Property, Plant and Equipment	\$12,500	\$25,418	Depreciation expenses related to equipment purchases; new equipment/computers
Operations and Youth Assistance	\$17,220	\$27,413	COVID-19 related expenses to include: PPE; cleaning supplies; school supplies
Business – Training and Travel	\$4,300	\$2,991	Training/travel did not occur due to COVID-19
Administrative Overhead	\$40,964	\$41,398	No significant deviation
TOTAL	\$467,673	\$498,365	

FINAL REPORT FOR LIVING OPTIONS FOR TEENS

4. Explain problems the program experienced in the 2020 CDBG program year. **The COVID-19 pandemic has been difficult for The LOFT staff and youth. The program is a 24/7 staffed residential facility that continued to operate, without interruption, providing independent living skill building services, supervision and support to youth, while enforcing social distancing protocols, throughout the pandemic. Bed space capacity has been reduced and the program has had to make extensive accommodations in order to ensure youth could attend school on-line or continue working. Additionally, all programs of J Bar J Youth Services, including The LOFT, are experiencing issues similar to those of many other local businesses related to a workforce shortage. Throughout the past 18+ months staff have also been quarantined on multiple occasions, resulting in significant overtime for already exhausted staff.**

5. Provide strategies to address the problems identified. **Since spring 2021, J Bar J Youth Services has implemented many different incentives and strategies in an effort to recruit new staff and retain and support existing staff. Incentives include: respite time off; incentive/hazard pay; gift certificates for additional shift work; employee recognition meals. In addition, recruitment efforts and onboarding practices have been prioritized and enhanced. A job fair to recruit new employees occurred in the spring and another is planned for fall.**

6. Furnish a client story from the 2020 CDBG program year. **Around the age of sixteen, Simone became homeless. The situation with her family left Simone without a stable home and created difficulty getting to and from school. Simone's family moved from place to place staying temporarily each time with friends or family members, or in the family van, which continually broke down and had to be moved constantly due to city parking ordinances. Many of the places where Simone stayed with her family made her feel uncomfortable and unsafe. Simone began seeking places to stay with her friends and acquaintances. This option was also not ideal.**

After a year of instability, Simone's parents left the state without her. At this point in her young life, Simone decided to seek the help of Cascade Youth & Family Center and The LOFT. Simone was referred to The LOFT by Cascade Youth and Family Center's Street Outreach Program team. Simone felt safe and cared for from the first moment she entered the program. She resumed her education and began the healing journey towards a life with options and a path towards self-sufficiency. The LOFT helped Simone define goals specific to her life and she is currently working to fulfill her potential in areas of education, work and the maintenance of healthy relationships. Simone is excited to be closing in on her eighteenth birthday and is dreaming of one-day soon living in a place of her own.

7. Offer any suggestions for the City's Affordable Housing Program.
None

FINAL REPORT FOR NEIGHBORIMPACT-HOMESOURCE

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year? NeighborImpact's HomeSource program began utilizing funds July 1, 2020.
- How many contacts with individuals occurred because of the 2020 CDBG funding received (unique visits only please)? NeighborImpact was able to serve 337 unduplicated households during this funding year because of CDBG funding.
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided? Between July 2020 and June 2021, HomeSource performed outreach through various digital methods in order to comply with pandemic restrictions. Notably there was a large decrease in the number of outreach events that were typically held during the summer or late spring. 52 outreach efforts were conducted to low- and moderate-income residents of Bend. They included newsletters, targeted emails, and social media posts to thousands of people and/or organizations. We provided them with information on programs offered and instructions for accessing services. Among the program alerts sent out was the notification that a new Mortgage Assistance Program specifically designed for Bend residents struggling due to COVID had opened. To promote that program in particular but also general home stability we also did radio interviews, FaceBook live, implemented for the first time a texting campaign, a mail campaign specific to past recipients of energy assistance or weatherization services and personalized calls to people that had showed interest but hadn't completed steps to be able to participate. Additional outreach efforts centered on Furthering Fair Housing. We sent outreach emails that included fair housing information and housing opportunities in Bend with affordable housing partners KOR, First Story, and Habitat for Humanity.

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

a. Foster Access to 1st Time Home Purchase

During the 2020 CDBG program year NeighborImpact's HomeSource department provided one-on-one Home Purchase counseling to 65 individuals and Fair Housing Education to 111 individuals. Due to COVID-19 pandemic restrictions, appointments were done virtually and only recently have we reinstated in-person sessions. Reaction from counselors and clients alike has been favorable. Many noted the flexibility with travel and childcare as reasons to continue providing virtual appointments as an option to clients. We will continue to offer virtual appointments for those that prefer them.

In July 2020, we launched our first virtual Home Buyer Education. This allowed us to comply with COVID restrictions while still engaging clients as if they were in the classroom. The response was positive and we were able to provide HBE to 30 different households via this interactive online version. One newfound benefit of virtual classes was Bend clients did not have to wait for the next series that would be in Bend. Instead, they could attend any series convenient to their schedule with no issue of travel. It is also to be noted that no class had to be cancelled due to not meeting minimum participation, something that would happen occasionally with the in-person offerings.

b. Promote Home Stability for Homeowners

From July 2020 to June 2021, NeighborImpact provided Post Purchase services including foreclosure mitigation, mortgage payment assistance, and/or home stability services to 125 households. Included in that number are 117 low- to moderate-income households that were able to remain in their homes. One of our achievements this year was the ability to pair a Mortgage Payment Assistance program provided by NeighborImpact (CARES funding) with counseling covered by CDBG funding. Households that received counseling and/or education benefitted greater than those who received cash assistance only. They were better prepared to manage continued financial speed bumps if they also received support on creating an emergency budget and resources to help them until they were able to stabilize their situation.

During this program year, 20 new Bend residents received Reverse Mortgage Counseling. One notable observation this program year was the increase in Reverse Mortgages obtained. 17 of our new or ongoing Reverse Mortgage clients obtained a HECM. This is most likely a result of the high priced housing market creating a favorable environment for those seeking to access the equity in their home, paired with extremely low interest rates. We even served a number of clients that refinanced their reverse mortgage in order to access even more funds for their golden years.

c. Build Financial Resiliency

In the course of the 2020 CDBG program year, HomeSource was able to provide 61 individuals with one-on-one financial coaching. 63% of counseling clients who provided pre- and post-service information showed an improvement in their financial stability by increasing savings, decreasing debt, improving income, and/or improving credit. This is a remarkable level of improvement if we consider the overall economy and shutdown that took place during the majority of this reporting period.

In addition to providing one-on-one counseling services to residents of Bend, NeighborImpact also provided Financial Education to 39 households and Ready to Rent education to 16 unduplicated individuals. While HomeSource's financial workshops Money on the Mind launched in the virtual format at the start of the COVID pandemic, the Ready to Rent series took a bit more planning. Our first

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virtual Ready to Rent workshop was provided in October 2020. We worked in coordination with other agencies to provide space for some to access the internet and gave options to attendees to receive the class materials via picking up at a NeighborImpact office, hand delivered by our staff or sent through the mail.

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

The final cost of implementing the program was \$313,915, which was a little bit lower than originally estimated. **We leveraged each CDBG dollar 6.26 times.**

The biggest differences were in travel and training. When preparing the original budget we did not know we were going to be in a pandemic for the duration of the grant and that travel was going to be discontinued. By switching to 100% digital the cost of supplies was lower as well, some office space was released and therefore the space cost was a little bit lower than originally estimated.

Project Actuals

Sources of Funds		
Project Activities	CDBG Funds Requested	Project Total
Staffing 4 FTE (including benefits)	\$45,000	\$209,880
Rent & Utilities		\$47,812
Office Supplies		\$3,675
Travel & Training		\$3,236
Other Expenses		\$1,411
Admin	\$5,000	\$47,900
Total	\$50,000	\$313,915

*Other Public Funds:

Source	Amount of Funding	Use of Funds
	Secured	
NeighborWorks America	\$56,531	Salaries, benefits, admin, other program expenses
Oregon Housing & Community Services - HomeOwnership Assistance Program	\$50,796	Salaries, benefits, admin, other program expenses

HUD Housing Counseling	\$19,179	Will apply. Will use funds for salaries
Oregon Foreclosure Avoidance Program	\$2,650	Salaries, rent, and other program expenses.
Oregon Housing & Community Services - OHSI programs	\$2,876	Salaries, benefits, and other program expenses
NeighborWorks Umpqua IDA	\$29,567	Salaries, benefits and admin
East Cascades Works	\$3,049	training
Meyer Memorial Trust	\$65,622	salaries, benefits, admin and supplies
Central Oregon Association of Realtors	\$3,000	general program implementation
Wells Fargo Housing Foundation	\$25,294	
Program Income/ Fee for Service	\$5,352	
TOTAL	\$263,915	\$263,915

4. Explain problems the program experienced in the 2020 CDBG program year.

The most predominant challenge during this program year was a drop in the number of homes purchased by low- and moderate-income individuals. The majority of people at or below 80% AMI are being priced out of the market with their only options being move out of the region or purchase through an affordable housing provider. Unfortunately, there is no guarantee they may qualify and space is limited. It appears the growing gap between median home prices and regional income is increasingly felt. Contributing factors to the lack of housing for low- and moderate-income individuals can start with the lack of affordable inventory in a seller's market and the competition with other buyers entering the Bend market purchasing with cash. Another factor to the lack of housing in Bend could be a result of the pandemic and a slowing of new construction. Additionally tightening credit conditions, a lack of sufficient funds for down payment, and underfunded IDA make purchasing in this market more and more difficult for those with limited income.

The second biggest problem we encountered was a temporary pause in the IDA program (we fully allocated slots available early and the new contract was significantly delayed. In the past, the program would be paused for 1 month at most, this year however it has been on pause for 5 months already and we are expecting it to re-open in September. While this problem does not directly relate to CDBG funding, it was a contributing factor to our reduced number of new counseling and education clients during this program year. Many of our new clients engage in services with the hopes of accessing the IDA program. While some may not qualify for the IDA initially or we run out of slots, they will remain in services in an effort to be ready when the next round opens.

FINAL REPORT FOR NEIGHBORIMPACT-HOMESOURCE

Lastly, one issue contributing to a decline in numbers was the closing of state Mortgage Assistance Programs and a moratorium on foreclosures. With a lack of interest in foreclosure counseling and fewer programs to refer clients to, we found homeowners were less interested in engaging in our services.

5. Provide strategies to address the problems identified.

To address the first problem of a lack of new homeowners we took a number of different approaches. First, we had a number of IDA graduates that had the goal of purchasing a home but were in no position to do so at the end of their program time. We worked with them to open a First Time Homebuyer Savings account where they could transfer their funds from the IDA and continue to save until they were ready to buy without the risk of losing the match funds they had worked so hard to earn. This was a welcome opportunity for individuals with the dream of homeownership who were not able to buy at the time of graduation. Our second strategy employed was increasing our relationships with affordable housing partners and investing in deepening our current partnerships. We secured funding that allowed us to start providing a Closing Cost Assistance program. As a requirement of the program participants are required to complete Home Buyer Education and counseling with NeighborImpact. Though still new, this program will enable us to assist first time homebuyers that are close to purchasing but could use a little extra help to reach their goal. Finally, we acknowledge that people will automatically discount themselves from home ownership. In response, we increased our outreach efforts, expanded our approach through other mediums such as FaceBook Live, and continued to seek out new resources to recommend to our clients.

As a team, counselors took time to discuss the current market outlook and focus on local realities so they could adjust their approach and improve service delivery. During these sessions, they exchanged resources, learned from each other's knowledge and expertise, and swapped strategies for cultivating greater client-counselor connectivity. In addition, they had conversations on how to approach difficult topics with clients such as gently explaining to someone that the current affordability gap in the housing market was too wide for them breach and it would be a struggle for them to buy in Bend anytime soon. The counselor's approach would then switch to explaining their other options, setting long-term goals and providing them with resources to get them closer to their dream of homeownership.

Lastly, while our number of foreclosure counseling clients decreased due to the foreclosure moratorium period, we still found homeowners were seeking help with their mortgage payments. Numerous individuals experienced financial stress due to the pandemic and struggled with a loss of income. As a result, they sought a solution to preempt any future implications of not making their mortgage payments and avoid any further financial woes. Thankfully, from September through December 2020, NeighborImpact provided COVID Mortgage Assistance (CARES) to homeowners in need. Providing this program in-house versus facilitating individuals applying with state programs enabled us to connect better with

the clients and increased our chances of them engaging for one-on-one counseling and/or education.

6. Furnish a client story from the 2020 CDBG program year.

Planting Seeds

Mortgage Payment Assistance helps Bend family hang onto their home

When Beth's* husband lost his job, the couple—suddenly unable to afford their mortgage payments—began to worry about losing their home. Such an outcome would have been devastating, especially with the global pandemic going on. “Our kids were being raised in this home that we put love and sweat into,” Beth remarked, noting how much her family had worked together and invested into creating their space. “We built a garden together, from building the bed to starting the seeds, to eating the fruits (and vegetables) of our labor. We all took part in painting the house and are now putting up a fence!” For Beth, her home represented stability, togetherness and family. The prospect of losing everything she and her husband had worked for was heartbreaking.

Then Beth heard about the Mortgage Payment Assistance program through HomeSource of NeighborImpact she couldn't believe it. The program would cover the family's mortgage for a few months, allowing the couple to get back on their feet financially. When Beth qualified for the program, she was truly grateful and relieved. The program not only gave her the financial relief she needed but also taught her about how to understand mortgage default and the tools that exist to prevent foreclosure. Beth participated in the “Quick Tips to Managing your Mortgage” virtual class and met with a homeownership counselor. Both services are available, in part thanks to CDBG funding. As Beth reflected “It makes us proud to provide and share all of this with our children,” “Simply put, the program helped us keep our home. Thank you. You have truly touched our lives forever.”

**Per client request, all names have been changed to protect client confidentiality.*

7. Offer any suggestions for the City's Affordable Housing Program.

One suggestion we have for the City's Affordable Housing Program works outside the normal contractual guidelines, requirements and beyond the funding cycle. We think agencies and community members could benefit from a sort-of creative think tank session. Participants could include residents, city officials, affordable housing builders, community partners, and local agencies such as NeighborImpact. The group could discuss how to get people into homeownership, what do people need, how do you increase access to down payment assistance, and other brainstorming ideas for helping people to become homeowners. NeighborImpact's HomeSource has found success as of recently with using think tanks as a resource for designing programs. These “think outside the box” discussions take into account the needs of the community and allows the collective ideas, experience and knowledge of a group of people to create a plan that can meet those needs.

FINAL REPORT FOR SAVING GRACE

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year? Saving Grace began utilizing funding immediately, effective 7/1/2020, to fund the counseling program manager's therapy hours as well as hours providing support to Master of Counseling interns who provided therapy.
- How many contacts with individuals occurred because of the 2020 CDBG funding received (unique visits only please)? Over the grant period, 303 therapy sessions (unique visits) occurred.
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided? Saving Grace services are open to all individuals regardless of income. The organization typically finds that the vast majority of persons served are low to moderate income individuals. During this grant period, at least 80% of persons served each quarter were low or moderate income.

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

a. Maintain Therapy Services

CDBG program funding enabled Saving Grace to provide 303 therapy sessions for 32 Bend residents. The organization recruited five Master of Counseling/Master of Social Work interns, who provided therapy with clinical supervision and coordination provided by Saving Grace. Therapy sessions consisted of providing clients with tools to address the trauma of intimate partner violence and sexual assault, build on strengths of the individual, and access resources. Counseling interns and counseling program staff coordinate client services with advocates so that clients receive the full complement of services from Saving Grace – emergency shelter, assistance finding new housing (including funding to gain or maintain housing), and empowering the individual to build on strengths and gain self-sufficiency.

b. Maintain Group Therapy Services

Counseling interns provided a Seeking Safety support group, an evidence-based curriculum designed to address the trauma of abuse. Another support group, based on the Grief Recovery Method (evidence-based), provided clients with the tools to address the grief surrounding loss of relationships (in this case, intimate partner relationships). This group also provides parents with tools to help their children process grief around witnessing intimate partner violence and/or coping with the change of fleeing from abuse.

c. Services Provided Assisted Client to Make Informed Choices

Therapists utilized a strengths-based approach to help survivors address both physical and emotional safety. With basic needs met (food, shelter, access to resources), counseling interns helped survivors gain insights and awareness

of the trauma experienced. The physical and emotional safety and stability enabled survivors to make informed choices about their future.

d. Provided Client New Ideas to Stay Safe

The counseling program focuses on building emotional safety. Therapists provide tools based in cognitive behavioral therapy to build resiliency and emotional safety.

e. Provided Client with Available Resources and How to Access Them

Therapists collaborated with advocates to help survivors access new housing, work with the criminal justice system when facing criminal prosecution (as victims), and to navigate supports related to employment, vocational rehabilitation, health insurance and other social services.

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

While all funds were expended, the final accounting varied slightly over the predicted overall project budget. Due to a change in personnel for the counseling program, overall program costs were slightly less than originally predicted. Because of that, CDBG covered a higher portion than predicted. We were then able to decrease the amount private donations used for this program.

4. Explain problems the program experienced in the 2020 CDBG program year.

The program's core activities were able to continue despite a personnel change in counseling program leadership that occurred in August 2020. See #5 below.

5. Provide strategies to address the problems identified.

Saving Grace's counseling program manager left the program in August 2020. A current staff member who had been a Master of Counseling intern with Saving Grace several years ago was promoted into the manager position (after a general recruitment period). The counseling program is currently in excellent standing, along with the support of our contract clinical supervisor.

6. Furnish a client story from the 2020 CDBG program year.

A client during this grant period came to Saving Grace after suffering from intimate partner violence. An advocate referred the client to the organization's counseling program for therapeutic services, to complement the advocacy services she was receiving. The client addressed many years of abuse from an ex-husband which had decimated her sense of self-esteem and sense of efficacy in taking care of herself and her two children. With support from the therapist, the client was able to redress the loss of efficacy and agency, and was able to provide appropriate support to her children who also suffered emotional wounds from being in an abusive environment. This client also experienced a crisis of her faith, as her spiritual community did not support her leaving her marriage. The therapist helped the client to recognize she could maintain her faith AND regain safety for herself and her children – i.e., it was not one or the other. The complement of advocacy and therapeutic services enabled the client to apply for and

FINAL REPORT FOR SAVING GRACE

gain new housing, gain newfound confidence and insight to the trauma her experienced, and move forward with greater self-sufficiency.

7. Offer any suggestions for the City's Affordable Housing Program.

Saving Grace has no suggestions at this time. Thank you for the City's support!

FINAL REPORT FOR THRIVE CENTRAL OREGON

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year?
July 2020
- How many contacts with individuals occurred because of the 2020 CDBG funding received (unique visits only please)? 858
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided? As our services were remote for the duration of our 20/21 service year, our services were provided over the phone, through email and post.

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

- a. Housing Referrals
1946
- b. Health Referrals
182
- c. Employment Assistance
58
- d. Social Security Assistance
19
- e. Basic Needs Referrals
238

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

Bend CDBG funds allowed us to leverage Cares Act assistance funding to better support households with the increasing case management needs they experienced during the last year. These were funds unknown to us at the time of application. This funding allowed us to push other grant funds, through Meyer Memorial Trust and the Collins Foundation into the next fiscal year.

4. Explain problems the program experienced in the 2020 CDBG program year.

The year was challenging, but we were actually able to transition our services from in-person to remote rather quickly, learning that we increasing access for many in the process, particularly those with limited transportation, medical or mental health issues that compromised their ability to come to a walk-in site.

5. Provide strategies to address the problems identified.

As we return to walk-in sites, we are maintaining our remote service options, offering a hybrid of in-person and over the phone support.

6. Furnish a client story from the 2020 CDBG program year.

" I was broken, dejected, living in a slum apartment, with no bathroom, [and] unable to thrive, barely living day to day. I saw a Thrive handout, and called. [A community advocate] gave me back my dignity and self respect, she found me an affordable beautiful apartment, helped guide me through usage of social services, typed my resume, encouraged me. All kinds of help at Thrive. They are a great organization and a community asset to Bend!!!!!! Contact them!!!" - PM, Bend

7. Offer any suggestions for the City's Affordable Housing Program.

I would like to see you continue to educate your committee about the needs that are in our community and how various agencies are working to support those needs.

Thrive Central Oregon Profit & Loss by Job July 2020 through June 2021

	101 Bend CDBG COVID (100-Bend CDBG)	102 Bend CDBG (100-Bend CDBG)	TOTAL
Ordinary Income/Expense			
Income			
4000 · Income			
4210 · Fees for Service	205,096.17	66,547.00	271,643.17
Total 4000 · Income	205,096.17	66,547.00	271,643.17
Total Income	205,096.17	66,547.00	271,643.17
Gross Profit	205,096.17	66,547.00	271,643.17
Expense			
6000 · Operations			
6021 · Financial Awards	198,184.17	0.00	198,184.17
6070 · Supplies	32.97	0.00	32.97
Total 6000 · Operations	198,217.14	0.00	198,217.14
6100 · Payroll			
6110 · Payroll Taxes	2,600.84	5,313.66	7,914.50
6116 · Benefits	0.00	0.00	0.00
6120 · Wages	29,613.57	61,233.34	90,846.91
Total 6100 · Payroll	32,214.41	66,547.00	98,761.41
6300 · Travel and Meetings			
6305 · Mileage	0.00	0.00	0.00
Total 6300 · Travel and Meetings	0.00	0.00	0.00
Total Expense	230,431.55	66,547.00	296,978.55
Net Ordinary Income	-25,335.38	0.00	-25,335.38
Net Income	-25,335.38	0.00	-25,335.38

FINAL REPORT FOR VOLUNTEERS IN MEDICINE

1. Program Achievements:

- When did the program begin utilizing funding for the 2020 CDBG program year?
July 1, 2020
- How many contacts with individuals occurred because of the 2020 CDBG funding received?

531 patient encounters were logged for this cohort of 60 patients.
- How did you reach/contact low- to moderate-income persons (80% AMI or below) for the services provided? Existing patients are contacted by a phone call, text, and/or postcard for a reminder to complete a financial screening interview. New patients are encouraged through social media posts, referral from community partners, and word of mouth from other patients.

2. List the program objectives proposed for receipt of the 2020 CDBG funding and outline the achievements accomplished with each objective.

- a. Primary Care Provided
478 visits.¹
- b. Specialty Care Provided
VIM made a total of 78 referrals to specialty community partners. In addition, an estimate of 10% of visits in the clinic, or 53 appointments were for specialty care for a total of 131 specialty care encounters.
- c. Prescription Medication Provided
454 prescriptions were tracked. The average patient had between 7-8 prescriptions in a year, with a range of 0 – 7 in each quarter per patient.
- d. Mental Health Care Provided
We do not track the mental health visits for this cohort separately. However, 13% of the patients tracked for this project have a mental health diagnosis, and on average they have 29% more visits than those without a mental health diagnosis. It is safe to assume that many if not most of those extra visits are for their mental health.
- e. Health Education Provided
We do not track this data separately for this cohort. However, many if not most primary care and specialty care visits include patient health education. Many of our patients have low literacy skills, and so in person conversations are the most effective manner to communicate health information and to assure comprehension.

¹ The number of PCP visits is not tracked separately for this cohort, so an estimate of 90% of all visits is assumed.

3. Give a final accounting of the Bend program costs for the 2020 CDBG program year. Describe how CDBG funds leveraged other resources and any differences from the proposed application.

All of the CDBG funds were expended as anticipated for program support of patient care and medications as indicated on our budget. CDBG support is leveraged in other grant applications as an example of broader community support for the care we provide to our patients. The reports we track for the CDBG program are used to estimate types of care for all our patients, since a random sample of patients from Bend is used for this report.

4. Explain problems the program experienced in the 2020 CDBG program year. The biggest struggle at VIM is finding bi-lingual health care volunteers and interpreters. Without sufficient interpretation our ability to fully utilize our volunteer doctors and nurses is limited. Because of the increased need throughout the community, our need is competing with the needs from Public Health and other medical facilities.

5. Provide strategies to address the problems identified. We have posted positions for professional interpreters with limited success. We are working to identify current patients with strong language skills to enlist as volunteers. We are able to use State funding to provide gift cards as a thank you for their time.

6. Furnish a client story from the 2020 CDBG program year. Julieta had reservations about receiving the COVID vaccine. She says, "I got COVID earlier this year. Since I already had the antibodies, I thought I wouldn't need to be vaccinated. I was also nervous about receiving the Johnson & Johnson vaccine since I had heard that this vaccine could cause blood clots in women."²

Salome, VIM's Lead Interpreter and Care Coordinator, helped set Julieta up for her vaccine appointment. Julieta recalls the process, "I received the J&J vaccine at the health department. The entire process was very coordinated from directing me where to go and helping me fill out forms. The interpreters helped me through the process. I had the vaccine at 10:00am and around 10:00pm I started feeling unwell. I had body aches, chills, and a fever. I took Tylenol and went to bed. I felt a bit better the next morning and took another Tylenol. The symptoms went away a couple of hours after that. I feel more protected now. I feel quite good."

² As of April 12, more than 6.8 million doses of the Johnson & Johnson vaccine have been administered in the U.S. As of April 24, there have been 15 reported cases that involve a rare and severe type of blood clot. The frequency of the reports is extremely low – so far slightly more than 1 in a million. OHA recommends that people who have received the Johnson & Johnson vaccine watch for symptoms — including severe headache, abdominal pain, leg pain, or shortness of breath — for 21 days following vaccination and notify their doctor if any of these symptoms develop. The FDA and CDC have confirmed the vaccine is safe and effective after a thorough safety review.

FINAL REPORT FOR VOLUNTEERS IN MEDICINE

Julieta adds, "VIM provides excellent health care for the Latino and Latina community of Central Oregon. Since we have no health insurance and limited means, VIM has provided us with invaluable health care. We are so appreciative."

VIM was a key partner in the Mass Vaccination Clinic at the Fairgrounds, providing expertise and coordination for the over 1400 medical volunteers who helped ensure over 100,000 Central Oregonians were able to receive their COVID-19 vaccine. We have continued to support this important public health initiative by hosting vaccination events at our clinic, and by setting up and handing off the medical volunteer database to Deschutes County. Anecdotally we have heard from Latino patients that they have waited to get their vaccine until it was offered at the VIM clinic, as it is a known and trusted location for our patients and their families.

7. Offer any suggestions for the City's Affordable Housing Program.

Our project is focused on the basic need of health care, and we know that the health of a person is connected to the health of the family, which in turn is connected to safe and stable housing.

Many of our patients fall into the Low or Extremely low-income category and can provide housing only by living in crowded conditions. During COVID this proved to be risky, as many times the breadwinner(s) in a multi-generational household would become infected with COVID and either spread it to other Household members or force extended quarantines. The families we serve receive very few other safety net supports, so getting a paycheck is even more urgent, and missing work for quarantine with very stressful. We were grateful that the state stepped in with financial support for families needing to quarantine.

One solution to affordable housing is smaller units to meet the needs of typical western nuclear families. But many immigrant families would prefer to live in larger households to support one another. Some affordable housing with more, not fewer, bedrooms and space for extended multigenerational, families of 10-12 or even 15 would be culturally appropriate and cost effective. This would enable families to isolate those who are sick if needed, while also providing for social, emotional, and financial support for the group.