

## A. Applicant Information

Completed by [jjscampground@gmail.com](mailto:jjscampground@gmail.com) on 11/5/2021 4:56 PM

**Case Id:** 30094

**Name:** JUSTIN ORON - 2021

**Address:** 138 NW FLORIDA AVE

---

### A. Applicant Information

---

Please provide the following information.

#### ORGANIZATION INFORMATION

**A.1. Organization Name**

AFFORDABLE HOUSING

**A.2. Address**

Bend Bend, OR 97703

#### PROJECT INFORMATION

**A.3. Project Name**

AFFORDABLE HOUSING

**A.4. Project Location**

620 NW FLORIDA AVE Bend, OR 97703

#### CONTACT PERSON INFORMATION

**A.5. First Name**

JUSTIN

**A.6. Last Name**

ORTON

**A.7. Address**

138 NW FLORIDA AVE 2 Bend, OR 97703

**A.8. Phone Number**

(541) 604-9924

**A.9. Email Address**

hisstory22@gmail.com

## B. Organization Information

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

Completed by jjscampground@gmail.com on 11/3/2021 9:05 AM

---

### B. Organization Information

---

Please provide the following information about your organization:

#### B.1. What is the organization's background, mission, and service history:

Our background and mission is to establish an independently operated, small, long term affordable apartment and or housing dwelling on the west side of Bend. The plans have been created and it can house one family home and depending on city approval between six to eight one bedroom units. Our history is slim but we do value the need for affordable housing. Our values sit independently and not as a major development, this makes it so we value the people and the needs of the people not the idea of profit.

#### B.2. Provide a brief description of the organization's financial stability as it pertains to the organization's capacity to successfully complete the project, including a brief financial history and primary funding sources. The City may request copies of the organization's financial audit or review for the last two years.

As this project will be a bit on the smaller side to allow for an overall beautiful surrounding that we know and love in Bend, the financial stability will be pretty incredible as not a ton of money will be going in to this property itself, therefore making it so affordable living can be accomplished. At this point I'm not sure which financial institution the complex will be working with on this project but as this project is under \$1 million itself, there should be no problem in getting it financed with which ever institution gives the complex the better rates. By going through the affordable housing development program I am proposing that the city donate the property which would value at \$600,000 and could make this project well under \$600,000 dollars to be completed. To make things even more affordable, myself will be managing and doing most maintenance that is possible. I will be looking at this single complex as a long-term career and not just part of a development.

#### B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Justin Orton	Manager	5 to 10 years hospitality and customer service related experience, 10+ years in construction and maintenance experience	40

## C. Project Description

Completed by [jjscampground@gmail.com](mailto:jjscampground@gmail.com) on 11/5/2021 4:54 PM

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

---

### C. Project Description

---

Please provide a brief description of the following:

#### **C.1. Describe the need or problem your project will address.**

It's a longshot that this project will be approved for funding but I thought I would go ahead and try anyway. I am not a big time developer, I am a resident that understands the need for affordable housing in Bend. I am wanting to create this smaller sized project that will address between five and eight longterm multi use affordable living units. One in which will be a family home and depending on what the city will allow per code, between four and seven one bedroom units.

#### **C.2. Describe how your project will address the identified need or problem, including project background, project objectives, services to be provided by the project, the populations or areas to be served, and how the Affordable Housing Development assistance will be used.**

The identified need will be addressed on the west side of Bend right behind the apartment complex on Florida and Bond street. There is plans already drawn out, more than enough room to build these units and parking. The one home sized unit will be used as a family dwelling, three to seven units will be used as single to double use occupancy and lastly will be the managers unit. This small complex will also be for families or persons that can withhold a long-term lease and no drug use policy as well as meeting the criteria for affordable living.

#### **C.3. Describe how your project will address the identified need or problem in a way or to a degree not already being achieved in the community. Please identify any other similar programs or projects and how your project will add to or improve upon existing services.**

The project will address affordable living on the west side of Bend in a location that will allow the community to get around walking, using ebikes, public transportation or simplify not having to drive very often. In which happens to be a key in lowering emissions. With inflation rapidly happening all over the country and especially in places like Bend, the last thing anybody needs to be worrying about is how they're going to put \$5.00 gas in their car to drive 5 miles down the road in a town where the average mile takes you 10-15 minutes.

#### **C.4. Describe the ways in which your project will have a long-term impact on the need or problem being addressed.**

There is a huge need right now for affordable living that are reasonable such as on the west side. The need on the west side is what I want to address.

#### **C.5. Please indicate the time period that the project will remain affordable and how your organization plans to ensure that the project remains affordable for the specified time period:**

It's hard to say how long this can achieve being affordable but I imagine with someone like myself managing this complex it will be affordable for at least as long as I live . If help can be achieved through funding or property donation than with this size complex there should be no single reason why affordability cannot be reached. This project should be very affordable financially to construct therefore bringing down cost for everyone and through time can actually become more affordable. The overall project should lay around \$826,000-1,000,000 depending on what sf is suitable per city code.

Printed By: Racheal Baker on 12/1/2021

3 of 15

**C.6. Describe your organization's plan for evaluating the progress of the project toward addressing the identified need or problem.**

The organizations plan to progress the project in the right direction is to allow the affordable units to be located in a location that 1. The long-term residents will appreciate 2. Not make everything else such as transportation difficult. By allowing the affordable units to be built on the west side of town the need for a vehicle is very small. I will also be addressing this in the future as possibly putting in an electric bike station located somewhere in between the units so the need for a car is very small. Not only do e-bikes only work with select people they also work with a lot of the disabled community and a lot of the elderly community if they choose this kind of transportation and or recreation.3. Another major concern is, as the small affordable complex will be built on the edge of a neighborhood the organization would like to know that it's not going to be creating something that overshadows or disrupts peoples livelihoods as this has become an issue in Bend with other neighborhoods. The organization will address that problem with not creating the units more than two stories, it will also leave enough room for parking to be established, the residents will be drug-free and the grounds will be maintained weekly or as needed.

## D. Property and Project Information

Case Id: 30094  
Name: JUSTIN ORON - 2021  
Address: 138 NW FLORIDA AVE

Completed by [jjscampground@gmail.com](mailto:jjscampground@gmail.com) on 11/5/2021 4:49 PM

---

### D. Property and Project Information

---

Please provide the following information.

**D.1. Describe the proposed site Include information on any improvements (infrastructure, grading, etc.) and the existence of commercial or residential structures. If building(s) are occupied, include information on the type of occupants (including relationship to the seller or other entities) and the number of occupants. For vacant parcels, include information on any known critical habitats, wetlands, rivers/streams immediately on or adjacent to the property. For previously developed sites, include information on known historic significance (or construction 50 years or older) on OR adjacent to the property.**

The project will be located at 620 NW Florida Ave Bend OR, 97703 This location is considered historic. As of right now there is a home on the lot that is uninhabitable and must be torn down, there is an apartment building to one side of the property and a house to the other side of the property. The home has been vacant for a very long time and the property out back has been leveled for the other units. (Note that the plans have been created but improvements will be made according to what the city allows. Attached is the complete details.

**Please attach a map showing the project's location:**

**Map of Project Location**

image.jpg

#### D.2. Property Legal Description

Buildable lot area 4,6000 SF  
Tax lot # 181101BB00700  
Zoning RH

#### D.3. Site Condition

Vacant (previously disturbed)

#### D.4. Property Owner

Seller is RE/MAX @ David Quito's

#### Upload supporting documentation

**Property Legal Description**

B&C 620 Florida Ave - Cottage.pdf  
B&C 620 Florida Ave - Cottage 2.pdf

**D.5. Parcel Size (Acres)**

4682 SF, 0.3337 Acres

**D.6. Site Control Status**

Under Contract/Option to Purchase

**If Under Contract/Option to Purchase enter expiration date:**

**If Leased, enter expiration date:**

**Notes – additional information**

**ZONING AND SITE PLAN STATUS**

**D.7. Site zoning**

RH

**D.8. Is the present zoning conforming?**

Yes

**D.9. Is the site plan for your project approved?**

Yes

**SERVICES TO SITE**

**Indicate if the following utilities and infrastructure are in place to service the project site.**

**D.10. Street access**

Yes

**D.11. Gas**

Yes

**D.12. Electric**

Yes

**D.13. Water**

Yes

**D.14. Sanitary sewer**

Yes

**D.15. Storm sewer**

Yes



## E. Work Program

Completed by jjscampground@gmail.com on 11/3/2021 9:06 PM

**Case Id:** 30094

**Name:** JUSTIN ORON - 2021

**Address:** 138 NW FLORIDA AVE

---

### E. Work Program

---

Please provide the following information.

**E.1. Anticipated Start Date:**

04/08/2022

**E.2. Anticipated Completion Date:**

11/01/2022

**E.3. List of Task(s) Needed for Project**

Task	Start Date	End Date
Receive funding	11/05/2021	12/05/2021
Revise building plans seek more approval for second revision.	12/05/2021	01/05/2022
Make final purchase of property.	01/05/2022	02/05/2022
Start demolition	02/05/2022	03/05/2022
Get final approval for construction to begin	03/05/2022	04/05/2022
Begin construction Complete construction	04/05/2022	11/01/2022

**NOTE:** If funded, staff will work with you to set benchmarks for your project. Failure to meet these benchmarks could mean a reduction in funding during current or future years.



## F. Project Benefit

Completed by jjscampground@gmail.com on 11/4/2021 2:39 PM

**Case Id:** 30094

**Name:** JUSTIN ORON - 2021

**Address:** 138 NW FLORIDA AVE

---

### F. Project Benefit

---

Please provide a brief description of the following:

**F.1. Estimate of the total number of persons to be served by the project.**

12

**F.2. Estimate of the total number of low-income persons to be served by the project.**

12

**F.3. Estimate of the total number of moderate-income persons to be served by the project.**

0

## G. Financial Information

Completed by rbaker@bendoregon.gov on 11/8/2021 12:29 PM

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

---

### G. Financial Information

---

Please also provide the following financial information:

**G.1. A detailed line-item budget describing the total project cost and operating income and expenses, including consideration of inflationary factors, maintenance costs, potential relocation costs, and increased insurance costs associated with the project.**

**Budget Form \*Required**

Document.docx

**G.2. A description of the assumptions used to determine the total project cost and the operating budget, including the sources consulted and how costs were determined.**

Plans and budget sheets have already been determined for the family home and other units from the sellers.

**G.3. A brief description of your organization's plan for funding the project after the first year, if applicable.**

Future funding will mostly come from the resident leasing of the units. As this is a smaller complex of only at the most 8 total units the cost will be low.

**G.4. A statement regarding your organization's ability to proceed with the project without your requested Affordable Housing Development assistance, or with an award less than your requested amount.**

I have not considered going through with this project without the appropriate funding from the assistance program as the market prices in bend are not reasonable hat the time being to accomplish building an affordable living situation. If decided to do so in the future (with non affordable rentals) we'll apply for financing through most likely Ally Financial as I have references from other business owners that have been working with this institution for years. The exact cost of demolition and construction(after purchase of the property the budget will be no higher than \$500,000.

Attached is the plans

**G.5. For construction projects, please provide a detailed pro forma**

**Detailed Pro Forma**

B&C 620 Florida Ave - Cottage.pdf

B&C 620 Florida Ave - Cottage 2.pdf

**G.6. For homeownership projects, please provide potential or confirmed mortgage lenders that will be able to access financing for purchase of proposed housing units. Please provide evidence information of penitential mortgage financing for the homebuyer. Evidence being lender information, loan program/s, financial structure (i.e. down payment/terms).**

Ally financial  
Wells Fargo  
Oregon Business Development  
Pacific Business lending

**G.7. Please provide any interest rate or loan terms that vary from the [City of Bend Policy on Grants and Loans](#) and would be necessary for the implementation of the proposal. All proposals will have loan terms applied.**

About 7% business loan interest.

**G.8. CDBG Funds Requested**

\$0.00

**G.9. AHF Funds Requested**

\$620,000.00

**G.10. CET Funds Requested**

\$0.00

**G.11. Leveraged Funds**

\$0.00

## H. Budget

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

Completed by rbaker@bendoregon.gov on 11/8/2021 12:28 PM

---

### H. Budget

---

Please provide the following information.

#### H.1. Project Budget

Project Activities	CDBG Funds Requests	AHF Funds Requested	CET Funds Requested	Other Public Funds	Private Funds	Activity Total
	\$0.00	\$620,000.00	\$0.00	\$0.00	\$500,000.00	\$1,200,000.00
<b>TOTAL</b>		\$620,000.00				\$1,200,000.00

#### H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
<b>TOTAL</b>		\$0.00	

#### H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
	Construction	\$500,000.00	
<b>TOTAL</b>		\$500,000.00	

#### H.4. Funding Documentation



Funding Documentation - Letters of funding commitment from sources

*\*\*No files uploaded*

# I. Project Feasibility and Readiness

Completed by [jjscampground@gmail.com](mailto:jjscampground@gmail.com) on 11/5/2021 4:45 PM

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

---

## I. Project Feasibility and Readiness

---

Please provide the following information regarding project feasibility and readiness:

**I.1. A description of the organization's administrative capacity to complete the project, including its experience in implementing and managing activities similar to the proposed project. If capacity is achieved through partnerships with or utilization of other organizations or agencies, describe the nature and status of these partnerships.**

As within the feasibility and readiness I am about halfway but very willing to strive at creating this organization and complex for the residents. We have not chosen whether or not to complete the construction by bringing in another organization but I myself will be managing the complex when completed. I will not be picking a partnership until I find out if my time is worth it to create an affordable complex by getting the assistance needed The construction of the project will be an 18 month project.

**I.2. A description of neighborhood and/or community support for the project. Attach letters of support or other evidence of neighborhood/community support.**

The city of Bend building department approved the renovation plans for the duplex and the house as well as three parking spots. If I can get appropriate funding for more when the time comes closer and I find out the funding may be a possibility for this location then I will build according to as much as they will let us Build without majorly disrupting the community. As of right now the plans have been approved by the Deschutes landmarks commission for complete historic renovation..

### Attach Letters of Support



**Evidence of Neighborhood/Community Support \*Required**

image.jpg

**I.3. A description of the organization's readiness to proceed with the project. For example, if the purchase of property is involved, is the property currently available for purchase? Is staff currently available to work on the project, or is the organization ready to proceed with hiring staff?**

Once the property is purchased I will hire the team. Some of them which will be acquaintances of mine that have certifications and licensing to do this type of work and some of them will be from what ever major development will do it at a respectable time period and price. According to the historic commission it has stringent Builder/developers once approved.

**I.4. A description of any land use processes (such as a zone change or a conditional use permit) the project will require and what steps, if any, have been taken to address these issues.**

Like mentioned above the landmark commission has already approved the current plans as well as The Bend building department.

## Submit

Completed by jjscampground@gmail.com on 11/5/2021 4:57 PM

Case Id: 30094

Name: JUSTIN ORON - 2021

Address: 138 NW FLORIDA AVE

---

## Submit

---

Once an application is submitted, it can only be "Re-opened" by an Administrator. Also note: please check your Spam email folder if you have not received any emails from Neighborly.

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining funding under the City's Affordable Housing Development Program.

I understand that U.S.C. Title 18, Sec. 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious or fraudulent statements or representation, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."

I certify that the application information provided is true and complete to the best of my/our knowledge.

I agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided, except as exempted pursuant to law, are a matter of public record.

I further grant permission and authorize any bank, employer, or other public or private organization to disclose information deemed necessary to complete this application.

### Authorized Signature

Justin Orton

Electronically signed by jjscampground@gmail.com on 11/5/2021 4:55 PM

Purchase	620,000	620,000
Construction	500,000	500,000
T price		1,020,000

Landscape(900 mnth for 6 mnths)	5,400 highest	yearly
Maintenance(600 m)	7,200 highest	Yearly
Manager pay (self)3,500 mnth	40,000	Yearly

Loan payment estimate on \$500,000. 2,826 monthly

34,000 yearly

What does not go into overall cost per year will go towards homelessness charity or yearly bonus check to residents.

Total yearly 86,000 yearly

Family home lease 1650 mnth

Single person to double person units 825 x's 7 units= 5,775 month

Total 7,425monthly 89,100 yearly

Total Leaves \$2900 for insurances