

## A. Applicant Information

Completed by mkamanya@brhabitat.org on 7/12/2022 10:19 AM

**Case Id:** 30127

**Name:** 27th St Townhomes - Downpayment Assistance

**Address:** \*No Address Assigned

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### A. Applicant Information

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Please provide the following information.

#### ORGANIZATION INFORMATION

**A.1. Organization Name**

Bend-Redmond Habitat for Humanity

**A.2. Address**

224 NE Thurston Ave. Bend, OR 97701

#### PROJECT INFORMATION

**A.3. Project Name**

27th St. Townhomes - Affordable Housing Development

**A.4. Project Location**

61827 - 61855 NE 27th St. Bend, OR 97702

#### CONTACT PERSON INFORMATION

**A.5. First Name**

Mellissa

**A.6. Last Name**

Kamanya

**A.7. Address**

224 NE Thurston Ave. Bend, OR 97701

**A.8. Phone Number**

(541) 636-9926

**A.9. Email Address**

mkamanya@brhabitat.org

## B. Organization Information

Completed by mkamanya@brhabitat.org on 7/12/2022 1:48 PM

Case Id: 30127

Name: 27th St Townhomes - Downpayment Assistance

Address: \*No Address Assigned

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## B. Organization Information

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Please provide the following information about your organization:

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

Bend-Redmond Habitat works with qualified, deserving families to help them realize the dream of owning their own home. We build strength, stability and self-reliance through affordable housing.

Our Vision – A world where everyone has a decent place to live.

Our Mission – Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Bend-Redmond Habitat is an affiliate of Habitat for Humanity International and was founded locally in 1989. In 2019, we proudly merged with Redmond Habitat for Humanity, thus officially becoming Bend-Redmond Habitat for Humanity. Since 1989, we have served 200 families with affordable homeownership and repaired 145 homes, providing more than 1000 children and adults with safe, secure and healthy homes.

Statistics highlight the scope of our service impact:

- \* Habitat homeowners have paid over \$1.7 million in property taxes.
- \* Habitat has spent more than \$13 million to build, renovate, and repair homes.
- \* The direct economic impact of our building activity in this community exceeds \$86.9 million.
- \* The total assessed value of our investment in this community exceeds \$36.4 million.
- \* 75% of the families served are single parents
- \* Eight Veteran families have been housed

### 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.

In addition to utilizing revenue generated from our ReStore, Bend-Redmond Habitat has extensive community partnerships that fund our organization and operations. In November 2020, we launched the early stages of our Humanity in Action Capital Campaign. Through the lens of the campaign, we plan to increase the number of affordable housing units constructed annually over the next few years and construct a new Redmond ReStore.

Bend-Redmond Habitat’s broad-based revenue streams include individual donors, corporations and businesses, foundations and trusts, ReStore revenue, mortgage portfolio revenue, and home transfer revenue.

The 10 largest donors in the previous fiscal year (July 2021 to June 2022) are:

- \* State of Oregon / HB5006 General Fund Grant (\$1.6M),
- \* Oregon Housing and Community Services (\$1,146,195)
- \* Deschutes County / ARPA (\$850,000)
- \* City of Bend (\$442,715)

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- \* The Bend Foundation (\$120,000)
- \* Jeff and Margie Robberson (\$100,000)
- \* Les and Judy Alford (\$100,000)
- \* Energy Trust of Oregon (\$64,483)
- \* Wells Fargo Foundation (\$60,000)
- \* Central Oregon Association of Realtors (\$13,000)

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

Name	Job Title	Qualifications	FTE Hours
Scott Rohrer	President and CEO	>36 years of business management	1
Juline Bodnar	CFO	CPA, > 13 years of financial management	1
Scott Brown	Construction Manager	Former Executive Director of a Habitat affiliate, > 11 years construction supervision	1
DeeDee Johnson	VP of Homeowner Services	>11 years in social services, has a Homeownership Counseling Certification	1
Mellissa Kamanya	Director of Grants Management	> 4 years in grant writing and management	1

## C. Project Description

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**Case Id:** 30127

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**Address:** \*No Address Assigned

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### C. Project Description

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Please provide a brief description of the following:

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

Our project addresses the critical lack of affordable housing in Bend. While the recent rise in mortgage interest rates has slowed the frantic housing market of 2020-2021, it is also impacting the purchasing power of many potential buyers, in particular first-time homebuyers. A lack of available and affordable housing creates challenges for the community as a whole, not just the individuals seeking shelter. Companies in Central Oregon are having trouble hiring people with mid-to-high experience levels, especially as these workers are building families and trying to find homes they can afford to purchase. Likewise, as entry-level workers are priced out of housing, they are forced to leave the area, resulting in not enough workers for minimum wage jobs.

For local working-class families, homeownership is no longer attainable through traditional means. Since 2020, median home prices have increased 35% in Bend, and June 2022's median home price was a shocking \$719,500. In comparison, the average Habitat for Humanity family can afford a mortgage of \$200,000, and there have not been homes for sale at this price for several years. Renting may seem like a logical solution, but many Bend residents spend more than 50% of their income on rent, sacrificing food or health care costs to make ends meet.

Inflated construction and labor costs have resulted in an 80% increase in the subsidy we provide per Habitat family in the last 12 months, now averaging \$225,000 per home. We are requesting CDBG Affordable Housing Development funds for up to 12 families at our 27th Street Townhomes site. Accessing this assistance lowers the financial burden on our program families and assists in closing costs. This results in a mortgage that is never more than 33% of their income and assists with the subsidy that we must provide to make homeownership a reality.

#### 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.

Project Background:

Bend-Redmond Habitat has ownership of the land on which the 27th Street Townhomes development will be built between Reed Market Rd. and Bear Creek Rd., on 27th Street. The project includes twelve (12), single family townhomes. Each three-bedroom home will be built Net-Zero ready, with solar panels to be installed to the homes in 2023. These homes will be in a vibrant Bend neighborhood close to schools, services, and Larkspur Community Center. All twelve families have been selected and the current family selection cycle ended in April 2022.

Project Objectives:

Site development is nearly complete, architectural drawings are finished, and we are preparing for permitting. We anticipate the completion of all units in the fall of 2023. All twelve (12) families will complete program requirement (below) and move in by late 2023.

Our overarching objective is to increase access to affordable housing in Bend. Since local wages have not kept pace with

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the escalating cost of housing, low-income families cannot save for the down payment required to purchase a home through traditional means. Affordable Housing Development funds will allow us to assist up to 12 families to secure a permanent home with an affordable mortgage that is within 33% of their income, providing long-term stability and relief from rent increases and relocations that are so detrimental to children's academic and social development. Giving a family a hand up through down payment and closing cost assistance gives them a home, connects them to their community, and offers hope for a brighter future. A permanent, affordable home will also improve the self-esteem, health, educational attainment, safety and personal wealth of each program family.

#### Services to be Provided:

In addition to the construction of affordable housing and the program classes and mentoring of eligible families to occupy them, the following services are integral portions of our programming:

- Homeowner Education: Bend-Redmond Habitat requires that program families complete a minimum of 50 hours of Homeowner Education classes and seminars. The emphasis is on financial literacy (budgeting, credit, money management, etc.) and also includes topics related to home repair and maintenance. This instruction is designed to give Habitat families the knowledge and skills for a successful transition to home ownership.
- Sweat Equity: The Habitat model requires that prospective homeowners contribute 250 hours of sweat equity prior to moving into their home. Many complete this requirement on the construction site, helping to build their own or other Habitat homes, giving them hands-on experience that is valuable in future maintenance. Sweat equity requirements can also be fulfilled by working in the ReStore.

#### Populations to be served:

Families eligible for Habitat home ownership at 27th Street Townhomes will earn less than 80% of the Area Median Income as confirmed by payroll stubs and tax returns as well as employer verification. On average, 75% of our families served are single parent / single income families, and we anticipate that this site will have a similar representation.

A recent voluntary demographic survey of current program families shows that:

- \* 77% of families identify as white,
- \* 10% as Latino or Hispanic,
- \* 5% as two or more races,
- \* 2.5% as Native American
- \* 2.5% declined to self-identify.

Regarding 27th Street Townhomes, we report that of the program families selected, 7 of the 12 (58%) families identify as either Latino, Black, or two or more races.

#### How Affordable Housing Development Assistance will be used:

CDBG funds are a much needed resource in helping Bend-Redmond Habitat to produce well-constructed, owner-occupied affordable housing. We are seeking \$250,000 in Affordable Housing Development funds for a up to twelve (12) families at 27th Street Townhomes. These Affordable Housing Development funds will have an immediate benefit in reducing their monthly housing expenses and ensuring that their mortgage does not exceed 33% of their income. We will allocate assistance to each family according to the level of their individual need, rather than dividing the award evenly across all families. This ensures an equitable utilization of the funding.

If additional funds are available or become available, Habitat will graciously accept and allocate them as additional Affordable Housing Development funds for the families in the 27th Street Townhomes project.

### **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.**

Bend-Redmond Habitat for Humanity is one of several affordable housing builders in Central Oregon, and each builder has a unique niche in the market. KOR and Habitat both build for low-to-moderate income families, but Habitat has been providing these services for much longer than our colleagues. We have a proven track record of over 30 years, not only of homes built, but community partnerships, donor base, volunteer opportunities, and community impact.

Bend-Redmond Habitat for Humanity specializes in workforce housing, supporting families that earn between 40-80% of the area median income (AMI). As mentioned previously, we also overwhelmingly provide homeownership opportunities to single-parents, with 75% of our homeowner portfolio comprised of single mothers.

As builders, we are partners in this together. Habitat regularly joins DevNW and KOR in informational sharing sessions with Oregon Housing and Community Services. Land trusts and homeownership are complicated (to say the least), and while our agencies compete for funding in application cycles, we also share best practices and ideas for implementation and problem solving.

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

Habitat for Humanity has long-term impacts on program families.

- \* Our program is comprised of financial education, mortgage readiness training, 'good neighbor' training, and basic life coaching.

- \* Families almost always see an increase in credit scores and amount in savings, and their debt-ratio decreases.

- \* Families increase their net worth from approx. \$5K to over \$105K

- \* 63% report better grades in their children.

- \* Children also gain a 92% chance of graduating from high school, and a 116% chance of attending college.

- \* 74% report better health, and almost without exception improved asthma.

- \* Habitat families serve in the community! As an example, a very special current homeowner serves on the City of Bend Affordable Housing Committee.

27th Street Townhomes will have a long-term impact on affordable housing by utilizing a permanent affordability model (more details in the next section). In a traditional Habitat for Humanity model, when families are ready to sell their homes, our organization maintains the Right of First Offer and will attempt to purchase the home back from the family. Our traditional shared equity model ensures that the seller walks away with a decent portion of the sale, and we will make every effort to purchase the home back and sell it to another Habitat program family. When a family has lived in their home for less than 10-15 years, we are easily able to do this and therefore maintain our housing portfolio. However, when a family has lived in their home for longer than 15 years, or their equity has dramatically increased, we can no longer afford to purchase the home back and it is sold on the open market. This is not ideal and results in fewer affordable options for families in Bend. To resolve this, we are using a permanent affordability model for 27th Street Townhomes (as well as 3 other large projects). Homes will remain affordable in perpetuity with a 99-year renewable land lease.

**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:**

27th Street Townhomes will remain affordable in perpetuity, utilizing a 99-year land lease, renewable upon each sale.

Our Master Land Lease document was drafted over 18 months and went through several legal reviews with lawyers and the Department of Justice. It was finalized and recorded in Deschutes County on 05/13/2021.

Our team completed multiple training sessions on land leases through a partnership with Portland's Proud Ground, as

well as several trainings with Habitat for Humanity Oregon and sessions with Oregon Housing and Community Services. By completing this arduous process, our staff is fully trained and conversant in land leases. Additional legal documents (our deed of trust and shared equity model, for example) have been aligned with permanent affordability, and have also gone through a process of legal review. All of our processes are formalized, and deed restrictions ensure that homes will remain available for sale only to families earning 80% AMI or less.

Oregon Housing and Community Services (OHCS) funding requirements clearly state that if we sell a home at market rate at any point up to 40 years after the reservation of funding, either accidentally or purposefully, we will default and repay the entire note. For 27th Street Townhomes, this is \$900,000. To satisfy these requirements of OHCS, we only needed to create a land lease model that is in place for 40 years, and at that point, OHCS will consider their loan forgiven. However, we have an extreme interest in maintaining our housing portfolio in perpetuity to ensure families can live and raise their families here for generations upon generations. By extending the lease terms to 99 years and requiring it to renew upon resale, we leave a legacy of affordable housing in Bend.

We also want to avoid the burden that default and repayment could incur on our organization in the future, therefore our processes are set up to ensure compliance in perpetuity and future staff will be trained accordingly.

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

To assess the long-term benefits of a secure, stable home environment, it important to maintain relationships with our homeowners and regularly measure their academic, social, and developmental success. We will assess these factors through self-report surveys every 2 years as well as post-homeownership courses.

\* Improved financial stability: With housing costs that are stable and predictable, homeowners may decide to secure additional education to increase earnings. With each survey, homeowners will be asked if they have begun new education, experienced increased wages, etc.

\* Improved children’s educational achievement: Children in home-owning families outperform children in renting families in both math (9% higher) and reading (7% higher) achievement; high school graduation rates increase by as much as 10% for low income families; children are more likely to enroll in college and 6% more likely to complete postsecondary education. With each survey, homeowners will be asked if their children have seen an impact on grades, graduated from high school, attended college or higher education.

\* Improved health outcomes: Homeowners tend to report greater happiness and more control over their lives, leading to better physical and psychological health. General health questions will be asked with each survey.

\* Improved civic participation: With a greater stake in their neighborhoods, homeowners volunteer more and are more politically active. They also have more incentive to create and participate in voluntary crime prevention programs. Homeowners will be asked if they began any new volunteer or civic services.

In addition, our portfolio and compliance will be assessed annually by Oregon Housing and Community Services through required annual reporting (through 40 years). This ensures that staff will work to ensure these homes remain in affordable housing in perpetuity, and that regular efforts are taken to document family developments and successes.

## D. Property and Project Information

**Case Id:** 30127  
**Name:** 27th St Townhomes - Downpayment Assistance  
**Address:** \*No Address Assigned

Completed by mkamanya@brhabitat.org on 7/12/2022 5:01 PM

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### D. Property and Project Information

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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 site was purchased in 2019 with an unoccupied vacant house and church structure. Both were demolished following an Asbestos Survey/Abatement in September 2021.

With our LIFT application in 2020, a Phase 1 Environmental Review was completed by PBS USA, and a Site Review was also completed by Becon Engineering. In both reviews, no known hazards, critical habitats, wetlands, river/streams were identified as immediately on or adjacent to the property. Both reports are available upon request.

As of July 2022, we are nearly finished with development of the site. Final plat has been approved, architectural drawings are complete, and we are now preparing to submit building permits.

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

**Map of Project Location**

FEMA Map 27th Bend.pdf

DIAL Tax Map 27th Bend.pdf

**D.2. Property Legal Description**

PP1991-09 Lot PARCEL 2 Block

**D.3. Site Condition**

Developed

**D.4. Property Owner**

Bend-Redmond Habitat for Humanity

**Upload supporting documentation**

**Property Legal Description**

Full DIAL 27th.pdf

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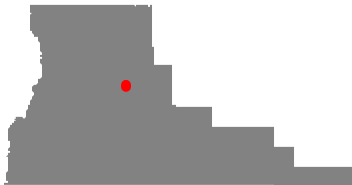
# Deschutes County Property Information - Dial

## Overview Map



Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community, Deschutes County GIS

Map and Taxlot: 181203AD00200



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

1.15

**D.6. Site Control Status**

Owned

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

**If Leased, enter expiration date:**

**Notes – additional information**

See DIAL for more information

<https://dial.deschutes.org/Real/Index/119204>

**ZONING AND SITE PLAN STATUS**

**D.7. Site zoning**

RS with density bonus

**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 mkamanya@brhabitat.org on 7/13/2022 7:27 AM

**Case Id:** 30127

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**Address:** \*No Address Assigned

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### E. Work Program

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Please provide the following information.

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

10/03/2022

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

09/29/2023

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

Task	Start Date	End Date
Foundation	10/03/2022	11/01/2023
Framing	11/01/2023	02/25/2023
Roofing	12/15/2023	03/10/2023
Siding	01/10/2023	04/10/2023
Plumbing, Electrical, Mechanical, and Low-Voltage Rough In	01/10/2023	03/10/2023
Insulation	03/10/2023	04/10/2023
Drywall	03/15/2023	05/30/2023
Painting	04/15/2023	05/15/2023
Interior Finish	05/15/2023	06/30/2023
Flooring	06/30/2023	08/15/2023
Interior Trim	06/15/2023	09/15/2023
Final plumbing, electrical, mechanical	07/01/2023	09/15/2023
Final Inspection	09/29/2023	09/29/2023
Certificate of Occupancy	09/29/2023	09/29/2023
Site Dedication	11/30/2023	11/30/2023

**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

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**Case Id:** 30127

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**Address:** \*No Address Assigned

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### F. Project Benefit

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Please provide a brief description of the following:

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

36

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

36

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

0

## **Bend-Redmond Habitat for Humanity AFFIRMATIVE FAIR HOUSING MARKETING PLAN**

The Affirmative Fair Housing Marketing Plan (AFHMP) is a marketing strategy designed to attract buyers of all majority and minority groups, regardless of sex, handicap and familial status to Bend-Redmond Habitat for Humanity Partnership Program and for the eventual sales of Habitat dwellings.

Affirmative marketing differs from general marketing activities because it specifically targets potential homebuyers who are least likely to apply for housing, in order to make them aware of available affordable housing opportunities. This marketing plan and procedure is a guide to assist Bend-Redmond Habitat for Humanity staff and its recipients. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 and Executive Order 11063.

### **Affirmatively Further Fair Housing Statement**

It shall be the policy and commitment of Bend-Redmond Habitat for Humanity to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities regardless of race, color, religion, gender, sexual orientation, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability.

Habitat is committed to the goals of Affirmative Marketing which are implemented through the following;

**Targeting:** Habitat includes a target area within the City limits of Bend and Redmond, Oregon in Deschutes County. A larger geographic area can sometimes include property on the north end of Deschutes River Woods. According to the 2017 U.S. Census Bureau the Race and Hispanic Origin of Bend, Oregon is defined as:

White alone	92.9%
White alone, not Hispanic or Latino	86.1%
Hispanic or Latino	9.1%
Two or more races	3.0%
Asian alone	1.8%
Black or African American alone	.7%
American Indian and Alaska Native alone	.3%
Native Hawaiian and Other Pacific Islander alone	.1%

Targeted marketing and outreach will be delivered to the most under-represented populations and minority groups within the affiliate's geographic service area.

**Marketing and Outreach:** Marketing and outreach will include, but is not limited to;

- Flyers, posters and brochures placement at local community agencies such as Latino Community Association, faith based organizations and county library branches, retail stores like Hispanic markets, Habitat ReStore and other thrift stores. Referrals are regularly solicited from these groups.
- Intake forms, brochures and applications are available in Spanish
- Brochures clearly describe the program requirements
- Marketing materials will use also use images of under-represented populations and minority groups
- The Equal Housing Logo will be present on all applications, print and online marketing and housing materials. It will also be present on all related pages on the affiliate website.
- The Equal Housing Lending Poster will be present during all meetings with prospective homebuyers, and posted at each job/build site.
- Housing Information Sessions detail the program requirements and expectations. These sessions are also offered in Spanish
- Website posts are available Spanish

- Information will be shared with all public agency contacts, including the Family Access Network staff within the schools, on a regular basis
- Affordable Housing advertisement is displayed on one side of the donation pick-up truck
- Press Releases are also delivered through the Development Director to all available media sources for all housing information sessions and for each application cycle.
- An AFHMP checklist will be used with each marketing and outreach effort, including the information sessions, and especially during the application cycles

**Assessment Indicators:** The indicators used to measure the success of this inclusive marketing plan are tracked by the number of inquiries, clients, and program applications received from the following groups:

- majority and minority groups, regardless of gender, race or color; national origin, as represented in the population of the housing market area;
- familial status or age including families with children under 18 and pregnant women;
- person with disabilities and their families;
- veterans; and
- Households of all sizes.

**Record-Keeping:**

- All inquiries and intakes are asked to indicate where they heard about the program which is tracked in a database along with other tracking information
- Each application cycle will have a separate file that contains the completed Affirmative Fair Housing and Marketing checklist
- If Habitat uses an open-application cycle, a quarterly review of marketing materials will be updated to specific list of sites and organizations
- Habitat keeps records of each client and homeowner and follows all document retention laws.

**Good Faith Effort:** Documentation of all marketing and outreach is kept by fiscal year and evaluated for effective on an annual basis.

- Training on the AFHMP will be offered to all staff at a monthly staff meeting once per year
- Training will be provided to Homeowner Services Committee members as they join the committee
- Homeowner Services staff will attend annual training which will include Fair Housing Law
- Electronic copies of all advertising and marketing will be kept for each monthly housing information session and for each application cycle
- An annual metrics review by the Homeowner Services Committee and Homeowner Service Department staff will be conducted to track statistics of majority and minority inquiries, prospect clients, active clients, family partners and Habitat homeowners within the affiliate service area. Brainstorming new ideas will happen at this time in order to continue to evaluate the program effectiveness for outreach and marketing.

## G. Financial Information

Completed by mkamanya@brhabitat.org on 7/13/2022 2:47 PM

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Address: \*No Address Assigned

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### G. Financial Information

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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**

27th budget.xlsx

**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.**

The budgeted expenses for this project are based on the most recently completed homes at Quince Townhomes (completed February - July 2022). Total project costs are based on experiential evidence from previous builds and expense analysis. Contractors hired for the project and materials purchased go through a rigorous process to ensure Bend-Redmond Habitat secures the best materials and services for the least cost. For larger portions of the projects, Bend-Redmond Habitat secures multiple bids and often contracts with vendors to acquire reductions in invoices for multiple bids. This assumes a 3-5% increase of cost of materials and labor. Many market increases have already been realized in recent months.

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

n/a

**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.**

Should only a portion of the CDBG award be given to Bend-Redmond Habitat, or should funding not be available for any of this portion, Bend-Redmond Habitat has cash reserves that can be drawn upon, or a short-term line of credit from which to borrow.

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

**Detailed Pro Forma**

27th budget.xlsx

**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**



# Construction of 27th Street Development

## Land:

Purchase \$ 498,000

Land Development \$ 380,000

## Direct Construction Costs:

Site Prep/Street/ROW \$ 600,000

Landscaping \$ 28,800

System Development Charges/Permits \$ 300,000

Excavation \$ 120,000

Foundation \$ 168,000

Underfloor Framing \$ 36,000

Subfloor \$ 18,000

Framing \$ 90,000

Sheeting \$ 102,000

Roofing \$ 12,000

Roofing Accessories \$ 42,000

Siding \$ 88,800

Electrical: Labor \$ 12,000

Electrical: Materials \$ 54,000

Plumbing: Labor \$ 78,000

Plumbing: Materials \$ 54,000

Insulation: Labor \$ 48,000

Insulation: Materials \$ 66,000

Heating System \$ 84,000

Mechanical \$ 1,200

Drywall: Labor \$ 54,000

Drywall: Materials \$ 48,000

Windows \$ 33,600

Interior Doors \$ 18,000

Exterior Doors \$ 12,000

Interior Paint \$ 12,000

Exterior Paint \$ 12,000

Flooring \$ 62,400

Cedar Decking \$ 6,000

Interior Trim \$ 7,200

Exterior Trim \$ 18,000

Interior Finish \$ 18,000

Exterior Finish \$ 36,000

Cabinets \$ 156,000

Countertops \$ 33,600

Appliances \$ 27,600

Specialties \$ 19,200

Concrete Flat \$ 27,600

Sidewalk/Curbs \$ 39,600

Driveways \$ 72,000

## Indirect Construction Costs:

Start Up \$ 168,000

Permits Upfront \$ 300,000

Closing Costs \$ 78,000

Home Appraisal \$ 12,000

Energy Audit \$ 14,400

Equipment Lease \$ 1,200

Dumping \$ 1,800

Utilities \$ 36,000

Legal \$ 18,000

Program Fees \$ 180,000

Indirect Construction Costs/Labor \$ 420,000

**Total Expenses \$ 4,823,000**

**payment/terms).**

We have been working with Loan Depot as the primary loan funder (through the Oregon Residential Bond Program) for several years, and more recently, Umpqua Bank. They both have remained committed to providing these loans to our homebuyers. Current estimated loan amounts should be an average of \$200,000 per home, with the remainder of the funding being provided through fundraising, down payment assistance grants, and volunteer labor.

**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.**

The Oregon Residential Bond program offers 30 year fixed mortgages at a lower-than-market interest rate to the homebuyers. LIFT Loans are carried at 0% for 40 years and then may be forgiven based on land continuing to meet affordable housing restrictions.

**G.8. CDBG Funds Requested**

\$250,000.00

**G.9. AHF Funds Requested**

\$0.00

**G.10. CET Funds Requested**

\$0.00

**G.11. Leveraged Funds**

\$1,393,000.00

## H. Budget

Completed by mkamanya@brhabitat.org on 7/13/2022 1:57 PM

Case Id: 30127

Name: 27th St Townhomes - Downpayment Assistance

Address: \*No Address Assigned

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### H. Budget

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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
Oregon Residential Bond Loans (Mortgages)	\$0.00	\$0.00	\$0.00	\$2,160,000.00	\$0.00	\$2,160,000.00
CDBG Funds	\$250,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000.00
LIFT program funds	\$0.00	\$0.00	\$0.00	\$900,000.00	\$0.00	\$900,000.00
Volunteer Labor	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00	\$120,000.00
Home Sponsorships	\$0.00	\$0.00	\$0.00	\$0.00	\$1,043,000.00	\$1,043,000.00
ReStore Sales	\$0.00	\$0.00	\$0.00	\$0.00	\$350,000.00	\$350,000.00
<b>TOTAL</b>	\$250,000.00	\$0.00	\$0.00			\$4,823,000.00

#### H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
Oregon Residential Bond Loans	Construction	\$2,160,000.00	Committed
LIFT program funds	Construction	\$900,000.00	Committed
<b>TOTAL</b>		\$3,060,000.00	

#### H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Volunteer Labor	Construction	\$120,000.00	Secured
Home Sponsorships	Construction	\$1,043,000.00	Applied For
ReStore Sales	Construction	\$350,000.00	Committed
<b>TOTAL</b>		\$1,513,000.00	

#### H.4. Funding Documentation



**Funding Documentation - Letters of funding commitment from sources**

Letter\_Of\_Financing\_Committment\_2022-3\_Cedar\_and\_Wickiup.pdf

Loan Depot Habitat Letter of Support.pdf

Mortgage\_Lender\_Verification\_2022-3\_Daly\_Estates.pdf



To whom it may concern,

This letter is to certify that Bend-Redmond Habitat for Humanity has a \$2,500,000 line of credit with First Interstate Bank which supports land acquisition and construction costs for affordable housing developments.

Please contact me with any questions.

Thank you.

A handwritten signature in blue ink, appearing to read 'Todd Uhrich', written over a light blue horizontal line.

Todd Uhrich  
Commercial Relationship Manager  
First Interstate Bank  
Ph: 541-617-3608  
E: [todd.uhrich@fib.com](mailto:todd.uhrich@fib.com)



**UMPQUA BANK**

4/11/22

Dear Developer Contact,

Umpqua Bank has a relationship with Bend-Redmond Habitat for Humanity and is experienced with the structure of their land lease/townhomes. We find that the structure meets current mortgage secondary underwriting criteria and should qualify for mortgage financing for qualified buyers of homes located in future projects through its partnership with Developer.

We anticipate partnering with Bend-Redmond Habitat for Humanity as they continue to develop projects in Bend and Redmond. This partnership includes underwriting and mortgages for their program families.

Umpqua Bank currently offers the following types of mortgages to qualified buyers:

Fannie Mae Land Lease purchase loan

Oregon Bond Rate and Cash Advantage First Time Buyer Program

Feel free to contact me any time if you need more information.

Matt Martino

Loan Officer, Umpqua Bank Home Lending

541-312-4853

[mattmartino@umpquabank.com](mailto:mattmartino@umpquabank.com)

April 13, 2022

RE: Bend Redmond Habitat for Humanity

Dear Developer Contact,

loanDepot has a long-term relationship with Bend-Redmond Habitat for Humanity and is experienced with the structure of their land lease/townhomes. We find that the structure meets current mortgage secondary underwriting criteria and should qualify for mortgage financing for qualified buyers of homes located in future projects through its partnership with Developer.

We anticipate partnering with Bend-Redmond Habitat for Humanity as they continue to develop projects in Bend and Redmond. This partnership includes underwriting and mortgages for their program families.

loanDepot currently offers the following types of mortgages to qualified buyers: **Fannie Mae/Oregon Bond Rate Advantage First Time Buyer Program**

Feel free to contact me any time if you need more information.

Sincerely,



**Lisa McLuskie**

NMLS#182183

541-410-0768

[lmcluskie@loandepot.com](mailto:lmcluskie@loandepot.com)

Loan Consultant

# I. Project Feasibility and Readiness

Completed by mkamanya@brhabitat.org on 7/13/2022 2:50 PM

Case Id: 30127

Name: 27th St Townhomes - Downpayment Assistance

Address: \*No Address Assigned

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## I. Project Feasibility and Readiness

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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.**

Bend-Redmond Habitat for Humanity has several staff committed to this project, ensuring that our administrative capacity is robust and appropriate to finish 27th Street Townhomes on schedule.

Staffing for 27th Street Townhomes includes:

- \* CEO & President
- \* CFO
- \* Construction Team, including Construction Manager, Site Supervisor, AmeriCorps Volunteers, and community volunteers
- \* Procurement Coordinator
- \* Construction Volunteer Coordinator
- \* VP of Homeowner Services and Family Services Manager
- \* Director of Grants Management and Director of Development

Building affordable housing since 1989, our organization has ample experience with implementing and managing activities similar to this project. To date, we have served 200 families with affordable homeownership and repaired 145 homes. The most recent and most relevant projects are listed below.

- \* Quince Townhomes, 10 townhome units near Quince and 6th in Redmond. Construction will be complete in summer 2022.
- \* NW Cottages, 11 cottage homes near Newport and NW College Way in Bend. Completed in 2021.
- \* James Drive Cottages, 5 cottage homes near Reed Market and Bend Parkway. Completed in 2019.
- \* Greenwood Triplex, 3 triplex units located near Greenwood and 12th St. in Bend. Completed in 2016.

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

Bend-Redmond Habitat for Humanity has passionate and vibrant community support, including over 1,000 volunteers and donors. We regularly partner with local businesses, nonprofits, faith groups, banks, foundations, and schools to construct homes, fund our operations, and support / train our program families.

See the attached Letter of Community Support.

See also the uploaded event program from our Quince Townhomes Dedication. It lists our organizational supporters, most of which are also supporting 27th Street Townhomes.

For additional evidence of community support, please refer to published press releases and visit our In the Media page on our website. <https://bendredmondhabitat.org/blog/>

### Attach Letters of Support

Evidence of Neighborhood/Community Support \*Required

Letters of Recommendation - 4 partners.pdf

H4H Quince Playbill V2 062922.pdf

**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?**

Our organization owns the land, has completed development of the site, selected all twelve of the program families, and is now preparing to submit building permits.

At the time of submission, we have the appropriate construction staff, subcontractors, and volunteer pool (with respect to both quantity and skill level) to complete the project on-schedule by fall 2023.

**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.**

No land zone changes or conditional use permits are needed.

As a requirement for LIFT funding, Caroline House, City of Bend Planning Technician, completed a Zoning Verification on 03/18/2020, and confirmed that the site is zoned RS with density bonus. This signed form is available upon request.





September 9, 2021

Re: Habitat for Humanity

To Whom it May Concern,

It is with great pride that I can recommend Bend-Redmond Habitat for Humanity to be a recipient of grant funding and community support.

Habitat does much more than provide people with shelter. They create a path for hard-working, responsible people who want to be in Central Oregon but are priced out of the housing market.

Diligently vetted applicants, once approved, go through an intense 12-24 month program to set them up to be successful homeowners. Financial management classes, sweat equity during construction of the new home, and dozens of volunteer hours are just a few of the requirements a recipient will go through before they get the keys to their new home. These are worthy, dedicated people who are passionate about owning a home in Central Oregon. Habitat provides them with the opportunity they need.

As you know, the need for affordable housing in Central Oregon has never been greater. Finding viable land and adjusting for rising construction costs are just two of the major headwinds Habitat is facing. Your contribution will help enable Habitat to keep course despite these challenges.

If you ever have any questions about the impact that Habitat provides, I would encourage you to attend a ribbon cutting ceremony. This is the moment the recipient receives their home and is a powerful, moving experience.

A typical ribbon cutting ceremony will involve tears of joy from the new homeowner, and wide-eyes from the children when they realize they have a room with a bed in it. They are so proud to have what many of us take for granted.

Thank you for your continuing generosity in our community. As a long-time resident, I am familiar with the many projects you have supported over the decades.

I appreciate your consideration to donate to Bend-Redmond Habitat for Humanity and the families they serve. I'd like to close with a sentence from the Bend-Redmond Habitat for Humanity website:

*"Habitat for Humanity was founded on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all."*

Sincerely,

Stephen McDonald

VP/County Manager  
Proud Habitat for Humanity Board Member



We know the way home.

Andrew Hall  
Housing Works  
405 SW 6<sup>th</sup> Street  
Redmond, OR 97756  
10/25/2021

To Whom it May Concern:

It is my pleasure to submit a letter of Community Support for Bend-Redmond Habitat for Humanity.

I have the privilege to work with Bend-Redmond Habitat for Humanity as Family Selection Committee member. I also work directly with Bend-Redmond Habitat for Humanity as a partner agency through Housing Works and the Family Self-Sufficiency program. In both roles, I have seen the hard work and dedication that Bend-Redmond Habitat for Humanity staff put into the challenging work of providing quality affordable homeownership opportunities to Central Oregonians.

I support the efforts of Bend-Redmond Habitat for Humanity as they seek funding. This type of funding helps offset the high cost of developing the quality homes Bend-Redmond Habitat for Humanity builds. These homes then provide an opportunity for the new homeowners to start pursuing generational systemic economic change. I highly encourage you to support for this request.

Take care,

Andrew Hall  
FSS Program Manager  
Housing Works  
541-323-7413  
ahall@housing-works.org



# NeighborImpact

Supporting People, Strengthening Communities.

October 28, 2021

To Whom it May Concern:

It is my pleasure to submit a letter of Community Support for Bend-Redmond Habitat for Humanity.

I work with Bend-Redmond Habitat for Humanity as a member on the Homeowner Selection committee for the last 6 years. I have assisted with selection of partner families, policy research and review and updates from NeighborImpact as it relates to programs that would support homeowners. As of January 2022, I will also serve on the Habitat Oregon Board of Directors.

Serving on the Selection committee, I have an understanding of the affordability gap for families and the cost of building for Habitat, so funding makes a difference in serving the homeownership goals of our community. Additionally, even with the Individual Development Account (IDA) down payment assistance provided through NeighborImpact, it is difficult for many families to purchase affordable housing. It takes partnerships and funding support from multiple agencies to serve low and moderate-income families.

I support the efforts of Bend-Redmond Habitat for Humanity as they seek funding for their projects.

Sincerely,

Sonia Capece  
HomeSource Director

---

2303 SW First Street Redmond, OR 97756 • tel 541.548.2380 • fax 541.548.6013 • [www.neighborimpact.org](http://www.neighborimpact.org).

United Way  
of Deschutes County



NeighborWorks®  
CHARTERED MEMBER



**CITY OF REDMOND**  
Community Development Department

411 SW 9<sup>th</sup> Street  
Redmond, OR 97756  
Ph: (541) 923-7721

[www.redmondoregon.gov](http://www.redmondoregon.gov)

March 28, 2022

To Whom it May Concern:

The City of Redmond expresses its community support for Bend-Redmond Habitat for Humanity.

Affordable Housing remains one of the most critical issues facing Central Oregon and has been identified as a Redmond City Council goal for the 2021-2022 fiscal year. Rising housing costs have created a major issue of affordability, threatening the livability, workability, and quality of life of our entire region. Access to decent, accessible, and affordable housing is critical to the stability and self-sufficiency of individual households and to the well-being of the community as a whole.

Bend-Redmond Habitat for Humanity is a community partner of the City of Redmond and receives financial support through HUD CDBG grants. With this funding, they have built affordable housing that is bringing stability and change to our workforce and neighborhoods. They build homes that will create long lasting legacies of hope and change for hard working families in Redmond.

The City of Redmond looks forward to a continued relationship with Bend-Redmond Habitat for Humanity, working together with the long-term goal of bringing more affordable housing to our community.

Sincerely,

John Roberts  
Deputy City Manager  
Redmond, Oregon



# Welcome Home!

## QUINCE TOWNHOMES

July 14, 2022



Bend-Redmond  
**Habitat**  
for Humanity®



## Welcome to the Quince Townhomes

Immediately after purchasing this plot of land in 2019, we knew that we wanted to do something different and innovative with the space. We decided to build not only townhomes here, but to pave the way in the area for affordable housing utilizing ADUs. This project was made possible due to a combination of grants and private donations given to our ongoing Humanity in Action Capital Campaign. We'd like to especially thank the City of Redmond, and Oregon Housing and Community Services, who both helped make this dream a reality through large contributions of funds. We'd also like to thank Jack Zika who advocated for us in House Bill 5006, which in turn granted us 1.6 million dollars! Habitat for Humanity brings the entire community together to make affordable homeownership a reality for hardworking low to moderate income families.

Here are just some of the new and creative ways we built this amazing site:

- This is our very first development with townhomes and ADUs on site, designed with stunning views of the Cascades and community living in mind.
- These homes were built using our land-lease model, which ensures that these homes remain forever in affordable housing.
- This is also a Net-Zero Ready project, utilizing solar panels and many other energy efficient building methods, leaving our homeowners with affordable lifetime energy costs.
- Over 1,000 combined individuals, businesses, foundations, government offices, and churches have made financial contributions to this project since ??.
- Volunteers took a little break with COVID throughout the past two years, but returned in a huge way. Volunteers contributed over 3,000 hours to the project!

Thank you for joining us as we welcome ten families to their new homes and celebrate the completion of our beloved Quince Townhome project.



Scott Rohrer  
*President and CEO*



## One Year Campaign Progress:

# \$2,093,862

Raised as of July 1st 2022

# 11

New Homes Completed  
in Bend (2021)

# 30

New Homes in Progress

# HUMANITY ▶ *in Action*



### Expanding Opportunity for Homeownership in Bend and Redmond

Bend-Redmond  
 **Habitat for Humanity**

## Humanity in Action Leading Contributors



Campaign Pledge of \$200,000 or more

Bend-Redmond Habitat  
Board of Directors  
Les and Judy Alford  
Maybelle Clark Macdonald Fund  
The Bend Foundation



Campaign Pledge of \$100,000 or more

HEDCO Foundation  
Jeff and Margie Robberson  
Taylor Northwest



Campaign Pledge of \$50,000 or more

Brian's Cabinets  
Ron and Mary Carver  
Central Oregon Association  
of Realtors  
Deschutes County Title  
First Interstate Bank  
Weston Technology Solutions

# Family Services Spotlight

## Did you know?

- Each homeowner has completed 100 hours of sweat equity, 50 hours of education, and secured at least another 50 hours of friends and family sweat equity to help Habitat
- Each homeowner participates in monthly budgeting and expense tracking
- Homeowners typically take 12-18 months to complete our program



## Homeownership changes lives! Habitat families report:

- 92% chance of graduating high school
- 116% better chance to attend college
- 50% better chance for a 4 year degree
- 40% less chance of teen pregnancy
- Net worth of \$105K vs \$5K
- 74% report better health



## Habitat families are an important part of Central Oregon's Workforce:

- Teachers
- Restaurant servers
- Small business owners
- Health care employees
- Mental health employees
- Non-profit staff
- Service industry
- And more!







# Construction Volunteer Spotlight

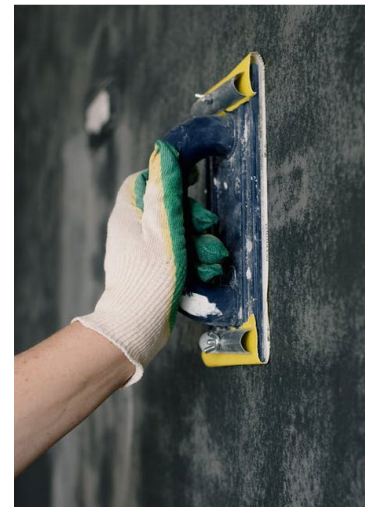
## Staying Positive and Working Hard!

Thank you to the 2021-2022 AmeriCorps team. Colin, Michael, Karson, Claire, and Alyssa built in snow, in 100-degree days, in smoke and everything in between.



## Fun Facts about Quince Volunteers.

- This is the largest project we've done, to date
- We utilized nearly 3,000 volunteer hours with over 150 individual volunteers
- 14 businesses have signed up to volunteer with us



# Net-Zero Ready Townhomes

## What does it mean to be “Net-Zero Ready?”

Our Quince Townhomes are built to be extremely energy efficient! This means that we have gone above and beyond standard building code to ensure that each home may one day be completely net-zero.

## Our Partnership with Earth Advantage.

All of our townhomes have received “Platinum” certification from Earth Advantage, but what does that mean? Earth Advantage is an organization which aims to promote and certify sustainable building practices throughout Oregon.



## Why does Building Net-Zero Ready matter?

- The residential sector accounts for 17-21% of total U.S. energy consumption. Changing our building practices can have a huge impact on our nation’s total energy use.
- Energy efficient homes are healthier to live in. Extra insulation and a focus on air sealing means that the internal temperature remains more consistent, and it offers more sound resistance. ERV filters then help supply air to the home, mitigating pollutants, smoke, and pollens from entering. This also reduces the occurrence of mold, rot, and pest issues.
- Native plants and xeriscaping mean less water consumption, drought tolerance, and fire resistance.
- Energy Efficient homes are more affordable to live in. The estimated annual energy consumption of these homes is 25% less than the average household in Oregon. This, coupled with the added 3.2kw of solar, means our families can expect to pay at least 40% less on energy annually!

“All certified homes comply with prerequisites that assure construction best practices are implemented.

The number of additional elective measures determine the certification level of each home; Silver, Gold, Platinum, or Zero Energy. Our third party certification ensures five key areas of building a sustainable home are met; energy, health, land, materials, and water.”

Earth Advantage was involved in this project from concept to certificate of occupancy. They perform an energy modeling calculation based off of blueprints that tell us the estimated energy usage of each home. This report is the first step to receiving a platinum certification.

From there, we undergo multiple inspections during almost every phase of our build. These include inspecting air-sealing, insulation type, drywall installation, water heating and use efficiency, among so many other things!

The consultants from Earth Advantage are available throughout the building process to answer questions and help us to deliver extremely energy efficient, comfortable homes!

## Special Thanks

We'd like to thank the following for their contributions to the building of this site. Without all of you, this would not have been possible:

- Bend Heating and Sheet Metal
- Built LLC
- Builder's First Choice
- Community Presbyterian Church
- Consolidated Supply
- Deschutes County Commisioners
- Eagle Wealth Managment
- Earth Advantage
- GL3 Architects
- Guys Plumbing
- Jack Zika
- JP Plumbing
- Kercher Electric
- Oregon Housing and Community Services
- Sunlight Solar
- U.S. Bank
- Westside Church
- Whirlpool
- White Stallion





224 NE Thurston Avenue, Bend, OR 97701  
541.385.5387 Office 541.312.6709 ReStore  
[www.bendredmondhabitat.org](http://www.bendredmondhabitat.org)