

Program Overview

Completed by jkeogh@korlandtrust.org on 10/12/2022 3:38 PM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

City of Bend
710 NW Wall St.
Bend, Oregon 97703
(541)323-8550
housing@bendoregon.gov

This section provides general information regarding the Community Development Block Grant Fund (CDBG), Affordable Housing Fund (AHF) and Commercial and Industrial Construction Fund (CET) programs and the types of activities that are eligible for funding. For more detailed information on the CDBG, AHF, and CET programs and eligible activities, please contact the City's Affordable Housing Program at housing@bendoregon.gov, or (541) 323-8550, or P.O. Box 431, 710 NW Wall Street, Bend, OR 97709.

Objectives

Funding from these sources shall only be spent for affordable housing programs and projects evaluated pursuant to the priorities established through the City of Bend Consolidated Plan and administration of the affordable housing programs and projects. Any loan proceeds from this source shall be returned to the fund.

Eligible Proposals

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All funding from these sources must be targeted as housing opportunities for households at or below 100% of Area Median Income (AMI) for AHF funds, at or below 80% for CDBG funds, and at or below 30% for CET funds.

CDBG Proposals

Community Development Block Grant (CDBG) is authorized under Title 1 of the federal Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities through:

- The provision of decent housing,
- The provision of a suitable living environment, and
- The expansion of economic opportunities.

The Community Development Block Grant Program is administered at the federal level by the Department of Housing and Urban Development (HUD).

National Objectives

Federal regulations specify that all activities undertaken using CDBG funding must meet at least one of the following national objectives:

- Benefit to low- and moderate-income persons,
- Aid in the prevention or elimination of slums or blight, or
- Meet a need having a particular urgency.

HUD considers persons below 80% AMI low-income and persons at 80% AMI moderate-income. The three national objectives are summarized below:

1. Benefit to Low- and Moderate-Income Persons

Under this objective, CDBG-assisted activities must primarily benefit low- and moderate-income persons. The income thresholds for meeting the low- and moderate-income requirement are determined by HUD. Projects funded with CDBG dollars must either:

- benefit all of the residents of a particular area, where at least 51% of the residents are low- and moderate-income,
- benefit specific populations (e.g., homeless persons, elderly persons, or persons living with HIV/AIDS), as long as 51% of those served are low- or moderate-income,
- provide or improve permanent residential structures for low- and moderate-income persons, or
- create or retain permanent jobs, at least 51% of which will be made available to or held by low- and moderate-income persons.

2. Elimination of Slum and Blight

Under this objective, CDBG-assisted activities must help to prevent or eliminate slums and blighted conditions. These activities must either:

- prevent or eliminate slums or blight in a designated area in which slums or blighted or deteriorating conditions exist,
- prevent or eliminate slums or blight on a spot basis in an area not located in a slum or blighted area, in cases where a specific condition is detrimental to public health and safety, or
- be in an urban renewal area.

3. Urgent Need

The Urgent Need category is designed only for activities that alleviate emergency conditions of recent origin that pose a serious and immediate threat to the health or welfare of the community, and for which no other sources of funding are available. An example of an eligible project under this category would be a major flood that causes serious

damage to buildings and infrastructure, thereby threatening the safety of occupants or nearby residents.

Basic CDBG Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses.

Eligible Activities Under AHF and CET Funds

The AHF, and CET funds can support eligible activities to include a variety of uses such as homeownership activities, rental housing activities and special needs housing including, but not limited to:

- Acquisition of real property by purchase
- Construction, reconstruction, and rehabilitation of housing
- Direct homeownership assistance to low- or moderate-income households
- Construction and permanent financing of both rental and homeownership projects
- Rehabilitation and Preservation - rehabilitation of privately owned buildings or low-income public housing

Ineligible Activities

In general, activities that are not specifically identified as eligible are considered to be ineligible. The following activities are specifically identified as activities that are not eligible for the CDBG, AHF, and CET funds. Please contact the City's Affordable Housing Manager or Coordinator for more information on ineligible activities.

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments

Eligible Applicants

AHF and CET applications will be accepted from property owners, private sector for-profit developers, certified Community Housing Development Organizations (CHDO's), government housing providers and qualified 501(c)(3) organizations. Only CHDO's, government housing providers and qualified 501(c)(3) organizations may apply for CDBG funds. Any such organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend's Affordable Housing Program.

Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size) and initial tenants of CET program units must have an annual household income which does not exceed 30% of the area median income for the City of Bend (adjusted for family size).

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$62,930	\$71,920	\$80,910	\$89,900	\$97,092	\$104,284	\$111,476	\$118,668
Moderate Income (80% AMI)	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
(60% AMI)	\$37,800	\$43,200	\$48,600	\$53,940	\$58,260	\$62,580	\$66,900	\$71,220
Low Income (50% AMI)	\$31,500	\$36,000	\$40,500	\$44,950	\$48,550	\$52,150	\$55,750	\$59,350
Extremely Low Income (30% AMI)	\$18,900	\$21,600	\$24,300	\$26,950	\$29,150	\$31,300	\$33,450	\$35,600

Rent Limits

OHCS 2022 Rent Limits for HOME Projects. (Based on HUD's published Adjusted Home Income Limits)

Please note that the 60 percent limits have been calculated in accordance with current IRS guidelines to ensure consistency between the HOME Program and the Low Income Housing Tax Credit Program.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Fair Market	\$866	\$1048	\$1303	\$1851	\$2230	\$2565
Low Rent Limit	\$787	\$843	\$1012	\$1168	\$1303	\$1438
High Rent Limit	\$866	\$1048	\$1294	\$1486	\$1639	\$1789

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[Affordable Housing Development Goals and Objectives](#)

[Affordable Housing Development Evaluation of Criteria and Funding Priorities](#)

[Affordable Housing Development Grant and Loan Policy](#)
[Affordable Housing Development Rules and Requirements](#)
[Affordable Housing Development Selection Process](#)
[Other Information](#)
[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

Completed by jkeogh@korlandtrust.org on 10/14/2022 10:01 AM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Kor Community Land Trust

A.2. Address

150 Northeast Hawthorne Avenue #110 Bend, OR 97701

PROJECT INFORMATION

A.3. Project Name

Simpson Ave Subsidy

A.4. Project Location

19755 Simpson Ave Bend, OR 97702

CONTACT PERSON INFORMATION

A.5. First Name

Jackie

A.6. Last Name

Keogh

A.7. Address

150 Northeast Hawthorne Avenue #110 Bend, OR 97701

A.8. Phone Number

(541) 247-1244

A.9. Email Address

jackie@korlandtrust.org

B. Organization Information

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Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

B. Organization Information

Please provide the following information about your organization:

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

Kôr Community Land Trust provides environmentally sustainable and permanently affordable homeownership opportunities for those who contribute to the fabric of the Central Oregon economy and community. Kôr has completed one community of 5 units and has another three communities totaling 50 units in different stages of development throughout the City of Bend.

Kôr serves working individuals and families earning between 65-80% AMI who can qualify for a mortgage but cannot afford to purchase a home on the rising market when their own wages remain stagnant. Kôr bridges this gap through state, local, and private subsidies to produce an affordable home. In Kôr's Community Land Trust model, homeowners own their home outright and the Community Land Trust owns the land under the home and leases it back to the homeowner through a 99 year renewable land lease. This structure allows the Community Land Trust to ensure if the home resells that it resells to another income qualified homebuyer. The original homeowner receives a fair return on their initial investment while helping future generations have access to affordable homes, like they did. If the homeowner does not wish to sell, they can heir the home to children or a spouse without income restrictions, breaking the cycle of intergenerational poverty.

Recognizing the importance of representation of the community served, Kôr's Board of Directors includes Kôr homeowners and low-income community members. This ensures that those served by Kôr are part of the decision making that drives the mission-based work.

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.

Kôr has filed its required 990s since incorporating in 2014 and anticipates meeting the threshold for a single audit this year. Kôr's finances continue to grow each year, with the organization now managing a \$500,000 annual operational budget and \$2.3M in net assets. Kôr hired a Fiscal Director in May 2022 to ensure full-time staff overseeing its organizational and project accounts. Kôr is successfully managing three active developments: its 5-unit community under vertical construction and closing in early 2023; it's 7-unit community in pre-development, breaking ground in Spring 2023 and closing in early 2024; and its 35-unit community in pre-development, breaking ground in 2024, and closing in 2026. Housing Works serves as a guarantor and partner on all Kôr communities.

Kôr is successfully managing millions in City of Bend Affordable Housing Fee Funds; City of Bend Bend CDBG Funds; Deschutes County ARPA funds; OHCS LIFT funds; construction loans; and private loans and grants. Based on this experience, Kôr can deploy funds in a timely manner, spend all awarded funds within the required timeline, and report accurately on all funds administered.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
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Jackie Kech	Executive Director	Keogh brings over a decade of experience in affordable housing, having previously worked for Portland Housing Bureau and Proud Ground, the largest Community Land Trust in the Pacific Northwest. Keogh has managed millions in HUD pass-through grants, including HOME, SHOP and CDBG, as well as state-funds, including LIFT and HOAP.	40
Gina Franzosa	Senior Project Manager	Franzosa has worked in the fields of engineering and project management for over 20 years, with an emphasis on sustainable building strategies in public and not-for-profit institutions. Prior to joining Kôr, Gina managed major development projects for Bend LaPine Schools, Lewis & Clark College, and Trimet.	40
Brian Durbin	Fiscal Director	Durbin has over a decade of experience in the financial services industry with a focus on compliance and operations, serving as Chief Compliance Officer of an investment adviser and prior as a staff auditor.	40
			120

C. Project Description

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C. Project Description

Please provide a brief description of the following:

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

The City of Bend is one of the fastest growing mid-size cities in America. This growth has created a housing crisis, displacing our local workforce and disproportionately low-income households. According to the City's Consolidated Action Plan, Bend doesn't have enough available housing for lower income households and increasing housing prices show no signs of slowing down. Moreover, the wages in Bend largely do not support the current housing costs. In response, Kôr is building 50 affordable and sustainable family-sized homes for the Bend workforce.

Kôr is not only committed to breaking down barriers for lower-income households to access affordable homeownership, but also for energy independence. Lower-income households are disproportionately burdened by energy insecurity due to their likelihood to live in older, energy-inefficient homes. This causes increased housing costs and unhealthy living conditions, linking housing to health insecurities. The persistent income and health inequality perpetuates instability that leads to generational poverty. That's why Kôr builds its affordable homes to goal net zero energy standards, meaning the home produces enough renewable energy on-site to meet its own energy consumption. The City of Bend benefits from carbon neutral communities ; while Kôr homeowners benefit from an average utility bill of \$12/month that provides them with energy and financial independence to invest back into their family stability and the greater Bend economy.

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.

Kôr bridges the gap between renting and homeownership, making owning a home attainable for Bend's workforce. Through Kôr, homeowners earning between 65-80% AMI gain modest equity in their homes, without being cost-burdened by erratic rent payments and high utility bills. Most importantly, Kôr homes are permanently affordable and will remain community assets for generations, serving more income-qualified homebuyers at no cost to the City each time they resell.

Kôr's fourth community is located on Bend's westside at 19755 Simpson Avenue. Kor and Housing Works were awarded rights to acquire and develop the 7.12 parcel on Simpson Ave by Deschutes County in March 2022. Kor and Housing Works are finalizing a PSA that includes an option for Kor to parcel and purchase 3.38 acres of the most western site from Housing Works in late 2022. This request is for Kor to develop the 3.38 acres of land into homeownership units. Kor's Simpson Ave site plan proposes multiple cottage clusters totaling to 37 single-family homes, comprised of a mix of 2-story, 1,200 sq. ft. 2-bedroom/2 bath homes and 2-story, 1,500 sq. ft. 3-bedroom/2 bath homes. The proposed design offers onsite vehicle parking and green space featuring tree-scaped walking paths that lead to an improved sidewalk system on Simpson Ave.

Earlier this year, the City of Bend awarded Kôr with land acquisition funds for its Simpson community, which is estimated to close by the end of the year. This funding request is specifically for: CDBG for pre-development needs; CET for

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infrastructure needs; and AHF for construction needs. Given the topography and soils on the site, all funding is needed to balance this proforma. With the full support of this funding request and OHCS' funding in 2023, Kôr anticipates its fundraising for Simpson Ave to be completed by Spring 2023.

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.

This project addresses Goal #3 of the City's Consolidated Plan, 'to produce and preserve owner-occupied affordable housing through creation of new homes, homeownership financial assistance, and obtaining homes to keep them affordable.' Kôr is the only non-profit developer in the City of Bend building single-family, net-zero, permanently affordable homeownership communities. Bringing affordable housing to Bend's westside and within walking distance of SW Century Drive improves the geographic equity of affordable housing distribution in Bend.

The Simpson community offers a unique opportunity to develop affordable rental and homeownership, serving the broad housing needs of the community side by side. This means that families living in Housing Works' affordable rentals would have the opportunity to purchase a Kôr resale in their neighborhood, in turn staying in their community, school district, and with established family supports, like daycare centers. This community is not only the largest affordable homeownership community in the County, but the first in the state to propose this type of development that would mitigate displacement from household's upward mobility through the continuum of affordable housing.

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

Using the Community Land Trust model, Kôr homeowners receive a fair return on their initial investment and agree to maintain that affordability for the next income-qualified homebuyer. While still building wealth, Kôr homeowners help future generations of low-income homebuyers have access to affordable homes, like they did. Through Kôr the City of Bend has a permanent community asset that will ensure its residents access to affordable homeownership for generations to come.

For its Simpson community, Kôr would initially serve approximately 148 persons in 37 households earning between 65% and 80% AMI. Long term, Kôr's Community Land Trust model of permanent affordability uses deed restrictions upon resale to ensure that this one-time funding will serve an average of 157 income-qualified households or 629 persons within the first 75 years of the home.

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:

Consistent with the Community Land Trust model, Kor's homes are affordable in perpetuity. The organization sells only the home and the buyer has a renewable 99-year ground lease on the land. The ground lease contains a deed restriction that outlines a resale formula which ensures that the home is affordable to subsequent buyers.

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

Kôr will manage all aspects of the community outreach, homebuyer selection, home sale, and post-purchase support. Kôr will complete outreach efforts to attract qualified homebuyers to its housing lottery. The goal is to identify homebuyers and multiple back-up homebuyers, all of whom income qualify. The homeownership program process typically runs as follows: 1) attracting homebuyers to public, group education sessions to learn more about becoming a homeowner through Kôr's Community Land Trust; 2) opening a 45 day application for interested homebuyers to

complete an application to be part of the housing lottery; 3) selecting homebuyers and multiple back-up buyers per home; 4) referring households to NeighborImpact for required income-verification and housing education and counseling; 5) working with selected homebuyers to help them leverage a traditional mortgage and enroll in an individual development account; 6) producing and closing on its permanently affordable and net-zero homes.

D. Property and Project Information

Case Id: 30152
Name: Kor Community Land Trust - 2023
Address: *No Address Assigned

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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 subject property identified on Map and Tax Lot 1812060000100 is located at 19755 Simpson Ave, Bend, OR 97702. It is approximately 7.12 acres in size and situated directly south of the Golden Butte Phase 1 and Westpine subdivisions and north of property owned by Oregon Parks and Recreation Department (OPRD) and Oregon State University – Cascades (OSU Cascades), respectively. The property is currently zoned Residential Medium Density (RM). The property has varied topography with some areas characterized by heightened berms and otherwise limited areas of raised grade. The property is bordered by SW Mt. Washington Drive to the west, by Simpson Avenue to the south and east, and by adjoining properties located within the aforementioned residential subdivisions to the north. The property is also intersected by SW 18th Street and unimproved right-of-way associated with SW 17th Street. The subject property is currently undeveloped and contains a vegetative cover of mature juniper trees, ponderosa pines, and lodge-pole pine trees with interspersed native grasses, shrubs, and groundcover. Nothing of significance was identified in the Phase I Environmental Review or in the Cultural Resource Identification Survey. The soils report found parts of the site were once a pumice mine. The pumice mine area is limited to the south eastern corner on Kor's western parcel and will not be built upon. The City of Bend's Environmental Review for HUD is not yet complete, but will be complete by January 2023.

Please attach a map showing the project's location:

Map of Project Location

attachment_e_-_property_site_map.pdf

D.2. Property Legal Description

Beginning at the West 1/4 corner of said Section 6; thence along the West boundary of the Northwest 1/4 of said section 6 North 00 36'35" East 1166.45 feet to a point on the North Right-of-Way of Simpson Avenue, said point bring the TRUE POINT OF BEGINNING; thence continuing North 00 36'35" East 158.62 deet to the Northwest corner of the Southwest ¼ of the Northwest ¼ of said Section 6; thence leaving said West boundary and along the North boundary of said Southwest ¼ of the Northwest ¼ South 89 39'34" East 2170.65 feet to the Northwest corner of parcel 5 of theat property described in Volume 2005, Page 72604 Deschutes County Official Records; thence leaving said North boundary and along the west line of said Parcel 5 South 43 25'03" East 65.52 feet to a point on said North Right-of-Way of Simpson Avenue; thence leaving said West line and along said North Right-of-Way South 72 24'44" West 164.95 feet;

thence 385.46 feet along the arc of a 1233.24 foot radius curve to the right, the chord of which bears South 81 21'54" West 383.90 feet; thence North 89 40'51" West 1680.59 feet to the TRUE POINT OF BEGINNING; EXCEPTING THEREFROM the Rights-Of-Ways of 17th street and 18th street; containing 7.12 acres more or less.

D.3. Site Condition

Vacant (NOT previously disturbed)

D.4. Property Owner

Deschutes County

Upload supporting documentation



Property Legal Description

Document 2018-10217 B&S Deed 19755 Simpson Ave.pdf

D.5. Parcel Size (Acres)

7.12

D.6. Site Control Status

Under Contract/Option to Purchase

If Under Contract/Option to Purchase enter expiration date:

02/01/2022

If Leased, enter expiration date:

Notes – additional information

On March 30, 2022, Deschutes County awarded Kor Community Land Trust and Housing Works the right to purchase the Simpson Ave parcel. The PSA is in final form and simply awaiting the County's execution. In the PSA, Housing Works purchasing the entire 7.12 acre parcel, with an option for Kor to purchase 3.38 acres of the most western site from Housing Works in late 2022 once the land has been partitioned or a lot line has been adjusted.

D.9. On October 12th, Kor presented the City of Bend with a detailed timeline and site plans.

ZONING AND SITE PLAN STATUS

D.7. Site zoning

RL

D.8. Is the present zoning conforming?

Yes

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

No

Provide an estimated date of approval.

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04/12/2023

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

No

Provide an expected completion date OR an explanation if not anticipated

No stormwater system/utility in Bend

E. Work Program

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Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

04/01/2022

E.2. Anticipated Completion Date:

12/31/2026

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

Task	Start Date	End Date
Pre-app with City of Bend	02/24/2022	11/30/2022
Land award to Kor and HW	03/30/2022	03/30/2022
Geotechnical studies performed and shared with City of Bend	05/01/2022	9/30/2022
City of Bend awards and closes CDBG funds to Kor for land purchase	09/21/2022	12/31/2022
Kor meets with City of Bend and Fire Department for site design input	10/10/2022	10/20/2022
Deschutes County finalized PSA with HW contingencies	10/1/2022	10/31/2022
Kor and HW file either a partition or lot line adjustment to split lot	10/1/2022	11/30/2022
Kor submits TFR and SWA	10/1/2022	11/30/2022
Kor hosts neighborhood meeting for resident-driven design; Kor receives Forest Ridge easement for second access point.	11/1/2022	12/31/2022
HW sells 3.3 acre parcel to Kor	1/1/2023	2/1/2023
Kor submits for subdivision	2/1/2023	2/15/2023
Kor submits for final funding from OHCS	2/1/2023	02/28/2023
Land use approval	2/1/2023	4/30/2023
Site Improvement and building permits	5/1/2023	7/31/2023
Infrastructure	8/1/23	12/31/2024
Vertical Construction	4/1/2024	6/30/2026
COO/Home Sale	7/1/2026	12/31/26

NOTE: If funded, staff will work with you to set benchmarks for your project. Failure to meet these benchmarks could

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mean a reduction in funding during current or future years.

F. Project Benefit

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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.

148

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

148

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

0

G. Financial Information

Completed by jkeogh@korlandtrust.org on 10/27/2022 11:45 AM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

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

Simpson_Proforma_Final_COB_10.26.22.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 following was assumed when creating the preliminary budget for the Simpson development:

- 1) Funding sources will be consistent with Kôr's prior developments, while also expanding into new funds that staff have a strong history in securing.
- 2) Site improvement and infrastructure were estimated by extrapolating Kôr's current development's budgets and when possible getting actual contractor bids.
- 3) The cost/s.f. to build was increased by 6% to \$155/s.f. from Kor's third development, which received bids of \$146/s.f. on 10/1/2022. These are extremely accurate because Kor will use the same plans on its fourth development, Simpson, as it has on its third development, Poplar.
- 4) A 10% contingency on site improvement and infrastructure, and a 13% contingency on building.
- 5) Developer fee has been set to 7%.
- 5) Kor prices homes to achieve and maintain permanent affordability based on the following assumptions: Household Size = # of bedrooms +1; Interest Rate = current available to homebuyers in the area of the project; Target AMI = 15% below maximum for the homebuying opportunity; Taxes = Dependent on project comparatives but approximately \$150/sq; HOA = \$100/month; Insurance = \$60/month; Lease Fee = \$50/month; Down Payment = \$600 minimum.

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

Kôr has already secured \$300,000 in ARPA funds for pre-development. Based on historical awards, Kôr also anticipates the project to be funded by Oregon Housing and Community Services' homeownership LIFT/New Development funds (released January 2023), Community Frameworks' SHOP fund (applied to October 2022), and conventional construction lending (three local banks have expressed interest, with a LOS planned for January). All grant subsidies are invested in the project as a one-time investment and lead to a permanent community asset.

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.

Without this award Kôr will not be able to help the City of Bend realize the largest homeownership project in its history. An award of less will require Kôr to delay or phase its project by years. Per home, this request is half of what the City of Bend has contributed to Kor for its other communities.

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

Detailed Pro Forma

***No files uploaded*

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).

Kôr Community Land Trust partners with the following leasehold lenders that serve Central Oregon. Historically, the majority of Kôr homebuyers have closed with Umpqua Bank using the Oregon Bond Loan.

UMPQUA BANK Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae (100% financing with 80% LTV)

Contact: Matt Martino - MattMartino@umpquabank.com

BANNER BANK – Online Application Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Contact: Mark Rowley - mrowley@bannerbank.com

HOMESTREET BANK Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae and Freddie Mac (100% financing with 80% LTV)

Contact: Deona DeLong - Deona.DeLong@homestreet.com

LOAN DEPOT Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae (100% financing with 80% LTV)

Contact: Lisa McLuskie - LMcluskie@loandepot.com

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.

All interest rates and loan terms are within City of Bend Policy on Grants and Loans.

G.8. CDBG Funds Requested

\$300,000.00

G.9. AHF Funds Requested

\$1,000,000.00

G.10. CET Funds Requested

\$500,000.00

G.11. Leveraged Funds

\$17,768,547.20

H. Budget

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

Completed by jkeogh@korlandtrust.org on 10/26/2022 3:07 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
Land Cost	\$0.00	\$0.00	\$0.00	\$250,000.00	\$0.00	\$250,000.00
Pre-Development and Soft Costs	\$300,000.00	\$0.00	\$0.00	\$292,944.00	\$0.00	\$592,944.00
Developer Fee	\$0.00	\$0.00	\$0.00	\$1,198,410.00	\$0.00	\$1,198,410.00
Infrastructure, ROW, Site Work	\$0.00	\$0.00	\$500,000.00	\$3,988,000.00	\$0.00	\$4,488,000.00
Structures	\$0.00	\$1,000,000.00	\$0.00	\$1,861,753.00	\$7,943,547.00	\$10,805,300.00
Project Administration	\$0.00	\$0.00	\$0.00	\$1,233,890.00	\$0.00	\$1,233,890.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$300,000.00	\$1,000,000.00	\$500,000.00			\$18,568,544.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
City of Bend CDBG	Land Acquisition	\$250,000.00	Committed
Community Frameworks SHOP	Infrastructure	\$875,000.00	Applied For
OHCS LIFT Funds (apply for in January 2023, as last funding)	Construction	\$7,400,000.00	
Deschutes County ARPA (portion allocated to Simpson)	Pre-Development	\$300,000.00	Secured
		\$0.00	
TOTAL		\$8,825,000.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Bank Construction Loan (take our funding from Homebuyer Mortgages)	Constuction	\$7,943,547.00	
TOTAL		\$7,943,547.00	

H.4. Funding Documentation

Printed By: Racheal Baker on 11/2/2022

20 of 25

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

ARPA grant contract 2022-148 Kor Community Land Trust signed.pdf

I. Project Feasibility and Readiness

Completed by jkeogh@korlandtrust.org on 10/14/2022 10:00 AM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

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 its sole program offering, its permanently affordable homeownership developments have full organizational attention from its Board of Directors and staff. Kôr is led by a 10-person Board of Directors with experience in the areas of commercial and residential construction management, general contracting, architecture, affordable housing management, and net-zero energy design and sustainability. Kôr's staff include: 1) Executive Director, Jackie Keogh brings over a decade of experience in affordable housing, having previously worked for Portland Housing Bureau and the largest Community Land Trust in the Pacific Northwest. Keogh has managed HUD pass-through grants, including HOME and CDBG, and state-funds, including LIFT and HOAP. The Executive Director oversees the three staff: 2) Fiscal Director, Brian Durbin has 13 years of experience in the financial services industry with a focus on compliance and operations. Durbin served for two years as a member of the Kôr Community Land Trust Board of Directors as their Treasurer prior to joining staff. 3) Senior Project Manager, Gina Franzosahas worked in the fields of engineering and project management for over 20 years, with an emphasis on sustainable building strategies in public and not-for-profit institutions. Prior to joining Kôr, Gina managed major development projects for Bend LaPine Schools, Lewis & Clark College, and Trimet. She was also the inaugural State Director for the Cascadia Green Building Council and was influential in advancing sustainable development practices statewide.

Kôr partners with NeighborImpact to complete income verification and offer homebuyer education and counseling for selected households to ensure they achieve mortgage-readiness. When needed, Housing Works acts as Kôr's guarantor. Kôr has contracted Hiatus Homes, Blackmore Planning, Ashe and Vance Engineering, 10 Over Studio, and Transight Consulting for the Simpson 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.

Kôr was selected by Deschutes County to develop a portion of Simpson Ave in part due to the community support for their specific site design. Kôr met with abutters and community groups to share their vision for the project and get neighborhood feedback. This included presenting to both the River West NA and the Century West NA. Both associations were in support of the type of development that Kôr proposed and the River West NA even submitted a letter of support for the type of housing design on the site to Deschutes County. Additionally, FUSE, Bend YIMBY, and a number of direct abutters to the site submitted letters of support to the County.

Attach Letters of Support



Evidence of Neighborhood/Community Support *Required

1263_In Support of Simpson Lot Affordability_FUSE_3.21.22.pdf

1265_SimpsonLOS_Abutters.pdf

1264_LOS_Bend YIMBY.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?

On March 30, 2022 Deschutes County selected Kôr Community Land Trust and Housing Works to develop 19755 Simpson Ave. The following day, they released a notice of intent to award a purchase and sale agreement to Kôr Community Land Trust and Housing Works. Kôr Community Land Trust and Housing Works has approved the PSA and is awaiting County signature, anticipated by the end of October. In parallel, Kôr Community Land Trust and Housing Works have assembled their development teams and completed a soils study, cultural study, survey, final draft site plan, and is in final negotiations on an easement off of Forest Ridge Ave. After either parceling the site or adjusting a lot line along 18th Ave, Kôr plans to use the awarded City of Bend CDBG to purchase the western parcel from Housing Works by an estimated December 2022, but no later than February 1, 2023. If both the City of Bend and OHCS award Kôr with its subsidy requests by Spring 2023, Kôr will have full funding to begin site work immediately. By that time, Kôr will have closed on its Crescita Community and its Poplar Community will be under vertical construction, managed by an out-of-house general contractor. Kôr has recently added capacity with a Senior Project Manager and its new Board Chair will be the Real Estate Director of Brooks Resources, which together will provide the support and focus the Simpson project needs.

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.

There are no necessary zoning changes or conditional use permits for this project.

I.5 For CDBG applicants, a description of the organizations familiarity with meeting the federal requirements listed in the [City of Bend Affordable Housing Development Rules and Requirements](#), and/or the organizations plan for ensuring that these requirements are satisfied.

Kor has successfully administered City of Bend CDBG since 2018. Kor's Executive Director has over a decade of CDBG administration experience.

J. Required Documents

Completed by jkeogh@korlandtrust.org on 10/20/2022 12:06 PM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

J. Required Documents

Please provide the following information.

Please download, complete, and upload the document (s) below:

- [504 Self-Evaluation Checklist](#)

Documentation



504 Self-Evaluation Checklist

504 Self-Evaluation Checklist.pdf



Affirmatively Furthering Fair Housing Statement and Marketing Plan

Affirmative Fair Marketing Plan.pdf



DUNS Number

DUNS.pdf



Proof of Non-Profit or Governmental Status

Kor IRS approval letter.pdf



Status of Oregon Business Registry Printout

Kor - Oregon Registration 2022.pdf

Submit

Completed by jkeogh@korlandtrust.org on 10/27/2022 11:45 AM

Case Id: 30152

Name: Kor Community Land Trust - 2023

Address: *No Address Assigned

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

Jackie Keogh

Electronically signed by jkeogh@korlandtrust.org on 10/27/2022 11:45 AM



Affirmative Fair Housing Marketing Statement for

Kôr Community Land Trust

Kôr Community Land Trust (CLT) is committed to affirmatively furthering fair housing in all aspects of the organization. The Affirmative Fair Housing Marketing (AFHM) statement is one part of that effort. The purpose of the AFHM statement is to describe the efforts of Kôr CLT to market our program to people of similar income levels in the same housing market area regardless of their race, religion, color, national origin, sex, disability or familial status. Kôr CLT is also committed to reducing barriers and targeting the populations least likely to apply to our program.

Targeting

Kôr CLT serves Deschutes County, Jefferson County and Crook County known as the region of Central Oregon. This area has seen un-precedent growth and rising housing costs in the last two years. This recent growth has caused generations of families with low-incomes and a disproportionate number of Black, Indigenous, and people of color (BIPOC) to be displaced because of the rising cost of housing. These are the populations least likely to apply to our program because of displacement and systemic barriers to housing. Through partnerships, continual feedback and evaluation and addressing systemic barriers Kôr CLT will target these underserved populations. In order to track targeted populations, Kôr CLT gathers housing and demographic data during each project and application process.

Outreach

Kôr CLT's main outreach avenues are local media affiliates, newsletters, social media, flyers, brochures, tabling at local community events and outreach through community partners. In addition to these avenues of marketing channels Kôr CLT uses its network of established partnerships with regional service agencies to target marketing efforts towards underserved populations. Kôr CLT provides information sessions and resources specifically for these partner organizations and their clients. All marketing materials will include the Fair Housing logo.

Kôr CLT hires a translation service, English 2 Spanish to translate our outreach material and program documents into Spanish, the second most prevalent language in Central Oregon. Kôr also works with the Latino Community Association, a local service provider for the Latino community, to outreach, provide homebuyer resources and educate their clients about Kôr;s program.

On our website, Kôr offers a TTY and TDD service for clients with disabilities and language barriers to be able to connect with Kôr CLT program staff. Kôr's office and community information sessions are held in ADA accessible locations.

Indicators

Kôr CLT tracks the demographics of interested applicants, applicants, selected homebuyers and homeowners in order to measure which step Kôr might be losing targeted populations in its program. Kôr evaluates the barriers and aspects of the program that are not accessible to targeted populations. Kôr CLT evaluates the design of the homes after each project compared with demographic data in order to determine if Kôr is excluding certain populations based on the features of the home.

Kôr CLT compares the previously described data to regional demographics through census data tracking to see which populations Kôr needs to target in our marketing and community outreach.

Kôr CLT recognizes that housing has a history of discrimination and strives to reduce the financial barriers to housing. In Kôr's strategic plan, the organization committed to reducing the financial barriers to housing by partnering with organizations that offer programs for down payment assistance and closing costs. Kôr will track to see if these programs make a difference in recruiting targeted populations. Kôr also advocates on the state level for barriers that exist for targeted populations applying for affordable housing.

Kôr CLT annually evaluates our lending partners based on their product offerings, client experiences and the benefits they offer to our homebuyers. Kôr prioritizes working with lenders who have Spanish speaking staff members, work with non-traditional credit, offer ITIN lending, can provide closing cost credit or down payment assistance and competitive interest rates.

Training

Kôr CLT Staff are required to take Fair Housing training with Fair Housing of Oregon within the first year of their employment and on an annual basis.

March 21, 2022

Re: Support for Housing Works and Kôr Proposal for Simpson Lot (Tax Lot #1812060000100) Affordable Housing Development.

Dear Deschutes County Commissioners,

Central Oregon FUSE is working collaboratively to reduce chronic homelessness in our community by developing affordable, supportive housing. Our mission also includes supporting smart policies not directly related to our work, such as strategic investments in affordable housing, in order to *prevent future homelessness*.

I am writing to express appreciation for the County's effort to develop affordable housing on the County-owned parcel on Simpson Avenue and to respectfully request that the Commissioners: **1. Move quickly in this narrow window of time available, and 2. Strongly consider the proposal put forward by local nonprofit developers Housing Works and Kôr Community Land Trust.**

1. Any delay to this decision will likely result in the project being terminated. If your decision is delayed, even by a few weeks, Deschutes County will likely lose access to crucial state and federal housing financing available this year. Because of the Oregon Housing and Community Services (OHCS) funding timeline, even a small delay at this point will almost certainly result in abandoning the goal of affordability and public investment in the process. ***If developers are ready to build affordable units now, we should support them.***

2. The proposal put forth by Housing Works and Kôr is a thoughtful, well-designed, and realistic project that will benefit a wide range of Deschutes County residents and businesses by providing a variety of housing types. Housing Works and Kôr are experienced local developers who are deeply committed to building for the future of our community and being responsive to local needs. ***The mix of multifamily units and homeownership opportunities included in their proposal is the best use of public resources and was developed through collaboration with local neighborhood associations.***

Central Oregon is in desperate need of housing units for households at nearly every income level. We applaud Deschutes County for prioritizing affordable housing on this specific parcel, and hope to see more development opportunities on County-owned land in the future.

Thank you,



Colleen Sinsky, MSW
Executive Director, FUSE
csinsky@centraloregonfuse.org



Our mission: Central Oregon FUSE mobilizes resources to provide housing and supportive services for people experiencing long-term homelessness to improve community health, safety and stability.

The following template letter was submitted to Deschutes County Commissioners by direct abutters of the 19755 Simpson Ave property, including: Lori Faren, Craig Chenoweth, and Brian Gingerich. To request the actual letters of support, please contact the Deschutes County Commissioners.

March 10, 2022

Deschutes County Commissioners
1300 NW Wall Street
Bend, Oregon 9770

Dear County Board of Commissioners,

We are land owners who abut 19755 Simpson Ave. We are writing to support Kôr Community Land Trust and Housing Work's joint proposal to develop the County owned 19755 Simpson Ave site. We all share the same vision for the site – development by local non-profits that fits within the fabric of the neighborhood. We have reviewed both the affordable homeownership and rental design. We especially like that this proposal would provide a lower density on the western most parcel, ensuring more green space, tree preservation, and walking paths on site.

We support this proposal from two local community-serving organizations with a track record of providing our community with affordable housing. Kôr Community Land Trust provides environmentally sustainable and permanently affordable homeownership opportunities for those who contribute to the fabric of the Deschutes County economy and community. Their portfolio of net-zero, quality affordable homes fit within each of their neighborhoods. Housing Works believes that dignity begins with quality affordable housing. They foster that dignity by providing award-winning, affordable homes and services that help people build a better future.

We also appreciate that Kôr Community Land Trust took the time to meet with us, share their plans, and have committed to meeting with abutters during design. This demonstrates their commitment to enhancing the neighborhood and at the same time respecting the neighbors who currently live near the 19755 Simpson Ave site. With the County's support, we hope Kôr Community Land Trust and Housing Work can create a sustainable, equitable community where everyone can afford to live where they work and play. Thank you for your consideration.

Program Overview

Completed by sremington@councilonaging.org on 10/26/2022
2:46 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

City of Bend
710 NW Wall St.
Bend, Oregon 97703
(541)323-8550
housing@bendoregon.gov

This section provides general information regarding the Community Development Block Grant Fund (CDBG), Affordable Housing Fund (AHF) and Commercial and Industrial Construction Fund (CET) programs and the types of activities that are eligible for funding. For more detailed information on the CDBG, AHF, and CET programs and eligible activities, please contact the City's Affordable Housing Program at housing@bendoregon.gov, or (541) 323-8550, or P.O. Box 431, 710 NW Wall Street, Bend, OR 97709.

Objectives

Funding from these sources shall only be spent for affordable housing programs and projects evaluated pursuant to the priorities established through the City of Bend Consolidated Plan and administration of the affordable housing programs and projects. Any loan proceeds from this source shall be returned to the fund.

Eligible Proposals

All funding from these sources must be targeted as housing opportunities for households at or below 100% of Area Median Income (AMI) for AHF funds, at or below 80% for CDBG funds, and at or below 30% for CET funds.

CDBG Proposals

Community Development Block Grant (CDBG) is authorized under Title 1 of the federal Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities through:

- The provision of decent housing,
- The provision of a suitable living environment, and
- The expansion of economic opportunities.

The Community Development Block Grant Program is administered at the federal level by the Department of Housing and Urban Development (HUD).

National Objectives

Federal regulations specify that all activities undertaken using CDBG funding must meet at least one of the following national objectives:

- Benefit to low-and moderate-income persons,
- Aid in the prevention or elimination of slums or blight, or
- Meet a need having a particular urgency.

HUD considers persons below 80% AMI low-income and persons at 80% AMI moderate-income. The three national objectives are summarized below:

1. Benefit to Low- and Moderate-Income Persons

Under this objective, CDBG-assisted activities must primarily benefit low- and moderate-income persons. The income thresholds for meeting the low- and moderate-income requirement are determined by HUD. Projects funded with CDBG dollars must either:

- benefit all of the residents of a particular area, where at least 51% of the residents are low- and moderate-income,
- benefit specific populations (e.g., homeless persons, elderly persons, or persons living with HIV/AIDS), as long as 51% of those served are low- or moderate-income,
- provide or improve permanent residential structures for low- and moderate-income persons, or
- create or retain permanent jobs, at least 51% of which will be made available to or held by low- and moderate-income persons.

2. Elimination of Slum and Blight

Under this objective, CDBG-assisted activities must help to prevent or eliminate slums and blighted conditions. These activities must either:

- prevent or eliminate slums or blight in a designated area in which slums or blighted or deteriorating conditions exist,
- prevent or eliminate slums or blight on a spot basis in an area not located in a slum or blighted area, in cases where a specific condition is detrimental to public health and safety, or
- be in an urban renewal area.

3. Urgent Need

The Urgent Need category is designed only for activities that alleviate emergency conditions of recent origin that pose a serious and immediate threat to the health or welfare of the community, and for which no other sources of funding

are available. An example of an eligible project under this category would be a major flood that causes serious damage to buildings and infrastructure, thereby threatening the safety of occupants or nearby residents.

Basic CDBG Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses.

Eligible Activities Under AHF and CET Funds

The AHF, and CET funds can support eligible activities to include a variety of uses such as homeownership activities, rental housing activities and special needs housing including, but not limited to:

- Acquisition of real property by purchase
- Construction, reconstruction, and rehabilitation of housing
- Direct homeownership assistance to low- or moderate-income households
- Construction and permanent financing of both rental and homeownership projects
- Rehabilitation and Preservation - rehabilitation of privately owned buildings or low-income public housing

Ineligible Activities

In general, activities that are not specifically identified as eligible are considered to be ineligible. The following activities are specifically identified as activities that are not eligible for the CDBG, AHF, and CET funds. Please contact the City's Affordable Housing Manager or Coordinator for more information on ineligible activities.

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments

Eligible Applicants

AHF and CET applications will be accepted from property owners, private sector for-profit developers, certified Community Housing Development Organizations (CHDO's), government housing providers and qualified 501(c)(3) organizations. Only CHDO's, government housing providers and qualified 501(c)(3) organizations may apply for CDBG funds. Any such organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend's Affordable Housing Program.

Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size) and initial tenants of CET program units must have an annual household income which does not exceed 30% of the area median income for the City of Bend (adjusted for family size).

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$62,930	\$71,920	\$80,910	\$89,900	\$97,092	\$104,284	\$111,476	\$118,668
Moderate Income (80% AMI)	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
(60% AMI)	\$37,800	\$43,200	\$48,600	\$53,940	\$58,260	\$62,580	\$66,900	\$71,220
Low Income (50% AMI)	\$31,500	\$36,000	\$40,500	\$44,950	\$48,550	\$52,150	\$55,750	\$59,350
Extremely Low Income (30% AMI)	\$18,900	\$21,600	\$24,300	\$26,950	\$29,150	\$31,300	\$33,450	\$35,600

Rent Limits

OHCS 2022 Rent Limits for HOME Projects. (Based on HUD's published Adjusted Home Income Limits)

Please note that the 60 percent limits have been calculated in accordance with current IRS guidelines to ensure consistency between the HOME Program and the Low Income Housing Tax Credit Program.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Fair Market	\$866	\$1048	\$1303	\$1851	\$2230	\$2565
Low Rent Limit	\$787	\$843	\$1012	\$1168	\$1303	\$1438
High Rent Limit	\$866	\$1048	\$1294	\$1486	\$1639	\$1789

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[Affordable Housing Development Goals and Objectives](#)

[Affordable Housing Development Evaluation of Criteria and Funding Priorities](#)

Printed By: Racheal Baker on 11/2/2022

4 of 22

[Affordable Housing Development Grant and Loan Policy](#)
[Affordable Housing Development Rules and Requirements](#)
[Affordable Housing Development Selection Process](#)
[Other Information](#)
[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

Completed by sremington@councilonaging.org on 10/26/2022
2:50 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Council on Aging of Central Oregon

A.2. Address

1036 NE 5th St. Bend, OR 97701

PROJECT INFORMATION

A.3. Project Name

SENIOR SERVICES HUB REHABILITATION

A.4. Project Location

1036 NE 5th St. Bend, OR 97701

CONTACT PERSON INFORMATION

A.5. First Name

Steven

A.6. Last Name

Remington

A.7. Address

1036 NE 5th St. Bend, OR 97701

A.8. Phone Number

(541) 323-1442

A.9. Email Address

sremington@councilonaging.org

B. Organization Information

Completed by sremington@councilonaging.org on 10/26/2022
3:19 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

B. Organization Information

Please provide the following information about your organization:

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

The mission of the Council on Aging of Central Oregon is to advocate for, empower and guide older adults and their loved ones through the journey of aging. Our vision is for all individuals to have the opportunity to live with dignity as they age, choosing the services and living location that suits them best to age-in-place independently in a community they love.

We are only the Central Oregon nonprofit dedicated to the wellbeing of older adults in our community. As the designated Area Agency on Aging for Crook, Deschutes, and Jefferson Counties, the Council on Aging serves seniors, caregivers and older adults with disabilities throughout Central Oregon. We provide services and resources to prevent hunger, support independence and safety, improve health and promote well-being for older people. A trusted resource since 1975, we are the community's source for unbiased information, resources and services about aging to more than 16,000 older adults and their families throughout Central Oregon annually, all located in our headquarters and main service center at 5th & Kearney in Bend's growing Central/Orchard District.

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.

Our campaign to purchase and rehabilitate the former Bend Community Center began in 2018. Between April and June of 2022 we successfully raised \$865,496 from the JTMF Foundation and \$327,840 from Deschutes County's ARPA allotment for Phase III, finalizing all but \$150,000 of the nearly \$3M campaign project. The remaining casework, HVAC change orders, and other elements are being supported by a \$50,000 match from the Maybelle Clark Macdonald Fund. Our request can include up to \$5,000 in matching funds from this potential new award.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Kristy Thmpson, Sunwest Builders	Project Manager	Just completed overseeing the Third Street Marketplace in the city's Central District	200
Susan Rotella, Council on Aging	Executive Director	Extensive 20-year career in building assisted living facilities	100
Bob Deboard, Council on Aging	Facilities Manager	10 years experience with COA	200
Steven Remington, Council on Aging	Director of Development	30 years project management and	100

		fundraising experience	
			600

C. Project Description

Completed by sremington@councilonaging.org on 10/26/2022
4:18 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

C. Project Description

Please provide a brief description of the following:

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

The senior population in Central Oregon (and Oregon and the U.S.) is growing at a rapid pace. Currently nearly one in four residents in Central Oregon are over the age of 60. Many are suffering from malnutrition, food insecurity, isolation and loneliness, lack of information, assistance and medical care. The former Bend Community Center was purchased by Council on Aging in the spring of 2018 to address this growing need for client-facing counseling services, a commercial kitchen to prepare and serve fresh food for the Meals on Wheels and Congregate Dining programs, and a place for seniors to socialize and make friends in Central Oregon. Finalizing the rehabilitation will allow us to open to the public this winter and welcome Bend's senior citizens back to the comforts of a full-service agency for the aging.

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.

By 2018 it was clear that the Council on Aging would need additional space for service delivery and to house the growing administrative staff needed to meet the current and anticipated demand. Most importantly, the Council on Aging needed unrestricted access to a commercial kitchen and dining hall to address the expanding need for nutritious congregate and home delivered meals, as well as a location to meet others experiencing the same isolation and loneliness that was only exacerbated by the COVID-19 pandemic.

The acquisition of the building has been instrumental in our ability to prepare and deliver healthy meals during the pandemic and illustrates Council on Aging's ability to address the growth of essential senior services. In the first six months of 2020 our Meals on Wheels delivery expanded 30% and our congregate dining program pivoted to a Grab-N-Go system that combined, ultimately provided nearly 150,000 meals for our fiscal year ending June 30, 2020.

The purpose and vision of this project is to create a tri-county senior services hub from which strategic housing, transportation, food insecurity, technology, physical and mental health care, diversity, and social connection programs and services can be planned and implemented with a specific focus on the senior population in Central Oregon. This will be an inclusive facility that includes regular hot meals, social events celebrating holidays and special activities, classes in meal preparation and nutrition, gardening, and other special interests, as well as direct counseling, case management and volunteer training. All in one centralized location.

The funds we are requesting will be used to complete the renovations and allow us to open our facilities for the first time since COVID began. We will be able to serve a higher volume of seniors this winter, including offering senior socialization activities in addition to regular congregate and holiday meals. The specific construction allocations are the remaining costs of the casework, cabinetry, counter tops, bookcases, HVAC upgrades, ADA accessibility to the kitchen and final entry and parking asphalt and walkways.

These are items that were either not included, unexpected change orders, supply chain shortages, or not in the bid estimates that comprised Phase III. This included many aspects of our Community Room, Nutrition offices, and our Resource and Socialization rooms.

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.

While there are many agencies, including senior centers, that provide occasional meals, clothing, and food pantry programs in Central Oregon, there is no other agency in Central Oregon that focuses solely on the many-layered issues of aging adults. From personal home wellness checks to general options counseling that can identify health and safety issues, Council on Aging of Central Oregon is uniquely experienced – with a staff of 30 – to provide nutritional education and support, legal advice, resource referrals, respite care and home repair assistance that allows seniors to stay in their homes as they age. All of these services are available through our new Senior Services Hub, along with regular congregate dining, holiday activities, and mental stimulation projects that are not being offered by any other agency. We do carefully coordinate with other groups including NeighborImpact, Volunteers in Medicine, the Latino Community Association (LCA) and the Giving Plate. We are adding a bilingual case manager that will be able to coordinate with the LCA and welcome our Hispanic and Latino families into the suite of services we offer.

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

As the senior population grows in Central Oregon there will be a greater need for a centralized service center that understands and has the experience to address nutrition, home repair, Medicare assistance, and can provide the information and referral from trusted sources that Council on Aging can provide elders and their family caregivers. This center will allow staff the space to serve this swelling population, and create a social safety net for Bend residents who are lonely and isolated. Studies show that elders can thrive when there is ample social interaction and engagement. The kind of activities and support that are part of the long-term results of having a resource such as this.

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:

Council on Aging does not have income barriers to seniors (and those with disabilities) that are in need of our services. The Older Americans Act provides for baseline funding for the ongoing services and activities and will continue to fund those activities as long as we maintain the building. We expect to be around for another 50 years!

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

To measure our results, the Council on Aging tracks the total number of unduplicated clients served annually, number of meals served annually, and regional distribution of service provided. In addition, the Council on Aging measures the satisfaction of our clients by administering client satisfaction surveys annually, with feedback tracked year-over-year and used for program improvement. We also survey specific program participants such as Caring Connections, whose data is then analyzed by OHSU data management teams bi-annually.

D. Property and Project Information

Case Id: 30160
Name: Council on Aging of Central Oregon - 2023
Address: *No Address Assigned

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11:32 AM

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 Council on Aging's Senior Services Hub is the rehabilitated Bend Community Center, which was built in the 1950's to serve as the Church of Latter Day Saints in the Orchard District of Bend's Central District. We purchased the building in 2018 and immediately rehabbed the kitchen facilities and main entryways. We have since updated electrical transformers, reroofed, replaced siding and windows and much more.

Since 2018, and during the construction/rehabilitation phases over the previous four years, we have occupied the building with some admin staff, nutrition and kitchen staff, and volunteer helpers and servers while we continued Meals on Wheels operations and substituted Grab-n-Go meals for our suspended congregate meal options.

Please attach a map showing the project's location:



Map of Project Location

Map_Building Spec_ 1036 5th Ave_Sunwest_8.13.21.pdf

D.2. Property Legal Description

Map and Taxlot: 171233BD03100

Account: 151401

Situs Address: 1036 NE 5TH ST, BEND, OR 97701

CENTER ADDITION TO BEND 35 1.&.2

D.3. Site Condition

D.4. Property Owner

Upload supporting documentation



Property Legal Description

Printed By: Racheal Baker on 11/2/2022

D.5. Parcel Size (Acres)

.32

D.6. Site Control Status

Owned

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

RS

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 sremington@councilonaging.org on 10/27/2022
2:50 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

12/01/2022

E.2. Anticipated Completion Date:

03/31/2023

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

Task	Start Date	End Date
Install cabinetry	10/01/2022	03/31/2023
install HVAC mini-splits	10/01/2022	03/31/2023
install countertops	10/01/2022	03/31/2023
install ADA ramp & asphalt	11/01/2022	03/31/2023
install basement window grates and Spire Finial	12/01/2022	03/31/2023

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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2:44 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

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.

16,000

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

12,000

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

4,000

G. Financial Information

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12:17 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

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

CouncilOnAging_ProjectBudget_Final Rehab_10.28.22.pdf

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 remaining change order and rehabilitation costs were estimated by the contractor - Sunwest Builders - and included assumptions regarding sub-contractor availability, materials and supply chain availability of labor and parts.

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

After the completion of the remaining construction items the Council on Aging's funding needs for this building will be largely completed. The State and Federal funds that guarantee our ongoing maintenance and utilities costs in this facility will continue as long as the Older Americans Act (1964) remains.

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.

We are actively seeking private foundation and individual donor support and will continue to explore funding opportunities to complete this work. A portion of this request (up to \$5,000) will be matched by a current award from the Maybelle Clark Macdonald Foundation. We currently have \$18,000 of that match to finish raising (not including this request), which will total \$100,000 when complete.

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

Detailed Pro Forma

Casework#9_Change Orders.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).

N/A

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16 of 22

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.

N/A

G.8. CDBG Funds Requested

\$0.00

G.9. AHF Funds Requested

\$0.00

G.10. CET Funds Requested

\$30,000.00

G.11. Leveraged Funds

\$105,861.00

H. Budget

Completed by sremington@councilonaging.org on 10/28/2022
12:40 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

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
Rehabilitation/Construction	\$0.00	\$0.00	\$30,000.00	\$25,000.00	\$80,865.00	\$135,865.00
TOTAL	\$0.00	\$0.00	\$30,000.00			\$135,865.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
Oregon Dept Human Services	Kitchen & Nutrition Rehab	\$25,000.00	Committed
TOTAL		\$25,000.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Maybelle Clark Macdonald	General Rehabilitation	\$50,000.00	Applied For
Misc Foundations	General Rehabilitation	\$10,000.00	Applied For
OnPoint Community Credit Union	General Rehabilitation	\$5,000.00	Secured
Individual Donors	General Rehabilitation	\$15,865.00	Secured
TOTAL		\$80,865.00	

H.4. Funding Documentation



Funding Documentation - Letters of funding commitment from sources

MCM Fund_Award Letter_6.9.22.pdf

RFA 5317-2022 Final Notice of Intent to Award.pdf

COA_RFA 5317 - 2022 Attachments A-C with Congregate Meal Enhancement_FINAL_signed.pdf

OnPoint - Capital Grant.pdf

I. Project Feasibility and Readiness

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1:42 PM

Case Id: 30160
Name: Council on Aging of Central Oregon - 2023
Address: *No Address Assigned

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.

This service and building improvement and rehabilitation project has been ongoing since 2018. The same team has been in charge: Sunwest Builders, COA E.D. Susan Rotella, who has some 20 years experience as a senior living facilities project manager, our Facilities Manager, Bob Deboard, and we now have a Chief Financial Officer, Les Marstella, who works directly with our auditors and all departments, including the capital projects.

The finished facility will continue to partner with NeighborImpact, the Latino Community Association, Volunteers in Medicine, and other agencies to reach out to our senior population, and especially to take referrals of extreme low-income seniors in need of food, socialization and options for other senior assistance.

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

Since we have been closed to the public for almost three years now, we don't have current neighborhood resident support letters. Our contributions from Oregon Community Foundation (\$60,000), Brooks Resources/Bend Foundation (\$60,000), the JTMF Foundation (\$865,000), and previous Deschutes County and CDBG grants certainly demonstrate support for the reconstruction of this facility. And our previous support letters (attached) during a CDBG request last year are still current.

We also held community forums during the planning stages of the building campaign and in 2019 finalized the attached report and list of participants, all of whom were supportive of our project at that time.

Attach Letters of Support

Evidence of Neighborhood/Community Support *Required

Community Forum Report May 2019 V1.docx
10 - Neighbor Impact - Letter of Support -1_SDR.pdf
11 - Mosaic Medical - Letter of Support - 3_SDR.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?

The project is fully staffed and 95% complete. The grant funds requested herein will allow us to finalize the change orders and upgrades that were either not identified, or were discovered during the rehab process, such as the addition of mini-split HVAC components in several room additions of the building that couldn't be served by the new forced-air heating systems.

We (and our contractors and suppliers) are ready and standing by to complete these projects with the new funding.

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.

All permits, zone changes and land and building use permits are approved and in place.

I.5 For CDBG applicants, a description of the organizations familiarity with meeting the federal requirements listed in the [City of Bend Affordable Housing Development Rules and Requirements](#), and/or the organizations plan for ensuring that these requirements are satisfied.

N/A

J. Required Documents

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3:37 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

J. Required Documents

Please provide the following information.

Please download, complete, and upload the document (s) below:

- [504 Self-Evaluation Checklist](#)

Documentation

504 Self-Evaluation Checklist

504 Self-Certification-2023 (1).pdf

Affirmatively Furthering Fair Housing Statement and Marketing Plan

Affirmative Action & Fair Housing Statement.pdf

DUNS Number

DUNS_Council on Aging of Central Oregon.pdf

Proof of Non-Profit or Governmental Status

COCOA 501(c)(3) Status.pdf

Status of Oregon Business Registry Printout

Business Registry Business Name Search.pdf

Submit

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3:38 PM

Case Id: 30160

Name: Council on Aging of Central Oregon - 2023

Address: *No Address Assigned

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

Steven Remington

Electronically signed by sremington@councilonaging.org on 10/28/2022 3:38 PM

Council on Aging of Central Oregon's Anti-Discrimination Policy

The Council on Aging is committed to diversity, equity, and inclusion not only in its equal employment opportunities, but in all matters of policy, practice and delivery of services and programs. Accordingly, the Council on Aging does not discriminate on the basis of age, race, national origin, religion, language spoken, veteran status, gender, gender identity or expression, sexual orientation, or physical circumstance. The Council on Aging embraces the increasing diversity and vitality of the State of Oregon and the Central Oregon region, and reflects such in its planning and development of priorities.

Affirmative Action & Fair Housing Statement

Our agency began working on its first Diversity, Equity and Inclusion plan as part of the organization's strategic planning effort last year. Since then we have completed a State Equity Plan that includes a full DEI implementation throughout all of our practices.

In addition, to improve our inclusivity and outreach efforts, we are Sage-certified at the Platinum level for relating appropriately to the LGBTQ community. We are partners of the Latino Community Association and work actively with them to support older Latinx members of our community. And, we work with the Tribal Navigator and senior center at Warm Springs in efforts to make our services as accessible as possible to all populations.



NeighborImpact

Supporting People, Strengthening Communities.

July 9, 2021

To the City of Bend CDBG Committee:

This letter is to support the Council on Aging's request for City of Bend CDBG funding for the reconstruction of the recently purchased Bend Community Center to include the congregate dining hall, HVAC systems and bathrooms to serve seniors when they reopen in the coming months.

NeighborImpact is the regional food bank. We collaborate with more than 50 partners in Crook, Deschutes and Jefferson Counties and Warm Springs. The Central Oregon Council on Aging performs vital work in meeting the nutritional and socialization needs of people sixty and older in the Bend area. Its current facility is in need of upgrade to ensure that the fast-growing Bend senior population continues to be served.

We have been impressed that the Council on Aging has worked hard to increase food availability during the COVID-19 crisis. The agency has eliminated all waiting lists, increased its drive-through lunches to three days a week and increased food provision, adding more meals, supplemental pantry items, and shelf-stable foods.

Your support of the Council on Aging's requests will ensure that the program can operate with continuity as demand for its services continues to grow in years ahead.

Scott Cooper
Executive Director

2303 SW First Street Redmond, OR 97756 • tel 541.548.2380 • fax 541.548.6013 • www.neighborimpact.org.

United Way
of Deschutes County



NeighborWorks®
CHARTERED MEMBER



July 9, 2021

To Whom It May Concern:

This letter is to support the Council on Aging's request for City of Bend CDBG funding for the reconstruction of the recently purchased Bend Community Center to include the congregate dining hall, HVAC systems and bathrooms to serve seniors when they reopen in the coming months.

Mosaic Medical offers integrated health services that address each patient's medical, dental, behavioral health, nutrition and medication needs. We serve special populations such as the low income, homeless and other at-risk populations. We are well aware of the importance of food security for continued health and wellness, especially for our senior patients. In this time of COVID-19, supporting nutritional needs for older adults is even more crucial.

We hope the City of Bend will consider the application submitted by the Council on Aging so that the agency can continue to provide food and social interaction at the increased level of need brought about by COVID. Given impending food shortages and increasing demand throughout the community, securing staff and equipment so that the Council on Aging can provide its own food for its clients will be a sound investment in the good of the older adults in our community.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, consisting of several overlapping loops and a long, sweeping tail that extends to the right.

Megan Haase
Chief Executive Officer

Prineville Clinic
541-383-3005
375 NW Beaver St, Ste 101
Prineville, OR 97754

East Bend Clinic
541-383-3005
2084 NE Professional Ct
Bend, OR 97701

Complex Care Center
(Bridges Health/Internal Medicine)
541-383-3005
2965 NE Conners Ave, Ste. 280
Bend, OR 97701

Madras Clinic
541-383-3005
850 SW 4th St, Ste. 101
Madras, OR 97741

Redmond Clinic
541-383-3005
1250 SW Veterans Wy, Ste. 120
Redmond, OR 97756

Introduction

Ageing well is about having a good quality of life through social relationships, a healthy lifestyle and by feeling welcomed in the community. Each person's ageing is influenced by many factors including socio-economic circumstances, life experience, gender, cultural background, education and general health.

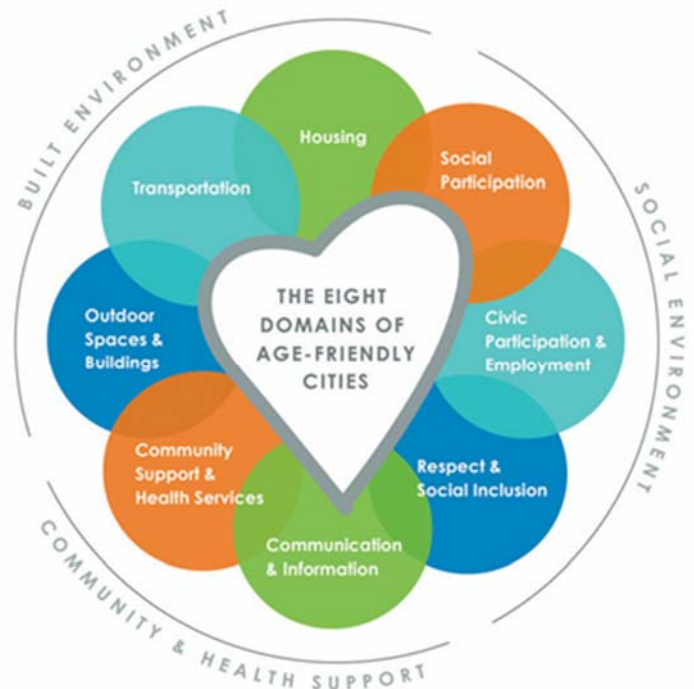
As people live longer and have fewer children, the world's population is ageing at an unprecedented rate. In Central Oregon, the population of adults over the age of 65 is forecast to grow by 55 percent from 2016 to 2040.

Towards Age-Friendly Communities

The Council on Aging of Central Oregon (COA) is committed to creating age-friendly communities to support this shift. Age-friendly communities are places where infrastructure, policies, and practices are developed to make a community livable, accessible, and responsive to the needs of people of all ages, especially older adults.

Age-friendly cities and communities:

- recognize the wide range of capacities and resources among older people;
- anticipate and respond flexibly to ageing related needs and preferences;
- respect older people's decisions and lifestyle choices;
- reduce inequities;
- protect those who are most vulnerable; and
- promote older people's inclusion in and contribution to all areas of community life



We need to rethink how we construct and run our environments to support an aging population.

Creating environments that are truly age-friendly requires action in many sectors – health, long-term care, transport, housing, labor, social protection, information and communication – by many actors – government, service providers, civil society, older people and their organizations, families and friends.

Working to create cities and communities that are sustainable and accessible to all requires a process across the life-course that progressively improves the fit between people's needs and the environments in which they live.

Methodology

During 1st quarter of 2019, the Council on Aging of Central Oregon held a series of regional Aging Together Community Forums. These forums are important steps toward COA's vision of building "aging-friendly communities" in Central Oregon.

With substantial influx of older adults to the fast growing Central Oregon area, these efforts are particularly timely. In addition to convening forums of community leaders, COA also held conversations with older adults who are representative of the population most likely to need support and services.

Aging Together Community Forum Goals

1. Listen to and gain insights from the community.
2. Engage diverse community older adult members and stakeholders in seeking feedback and ideas for older adults in Central Oregon.
3. Cultivate new relationships

Format: 90 Minute Sessions

Total participation in the sessions: 104 participants

Community Leaders	Attendees
Bend	6
La Pine	4
Madras	7
Prineville	10
Redmond	9
Sisters	11
Client Representatives	11
Bend	11
La Pine #1	17
Madras	11
Redmond #1	13
Prineville #1	7
Sisters	N/A

Executive Summary

The Aging Together community forums provided an important baseline of data to guide the Council on Aging in its objectives to build aging-friendly communities, and also documenting readiness of local communities to engage in collaborative work with the Council on Aging.

Top Three Issues

1. Door-to-door transportation
2. Affordable and appropriate housing
3. A central place to find information and support services

Other Key Take-Aways

1. Not everything is bad – some things are working/working well
2. Limited/no awareness about the Council on Aging and what we do
3. Most people struggle to find and connect to local resources to help them/a loved one age well
4. Strong local support for helping each other – as long as those in need are in the group who is offering help
5. Limited awareness on the shift in the demographic changes in Central Oregon and possible impact to local communities
6. Housing tops the list as the number one issue to solve across all counties
7. Confirmation that it is tough to age in Central Oregon if you cannot drive; even harder in smaller towns and remote/rural areas
8. Untapped capacity in all communities to solve some of the bigger issues; needs coordination and new ways of thinking
9. We made new connections – can continue to build them and educate/inform and serve more older adults in need
10. Heard new ideas we may be able to advocate for, build or partner to execute a bit further down the road

Detailed Findings

Question 1: What's working/not working for older adults while aging in your community?

What is working?

Topic	# of cities
Senior activities/exercise classes	5
Food banks	4
Meals on Wheels	4
Senior centers	4
Assisted living	4
Home health and hospice	3
Libraries	3
Access to primary care	3
Dial-a-Ride to the senior center	3
Location/access to a central hub of services	3
Senior community meals	3

What isn't working?

Topic	# of cities
Awareness/communication of COA & other resources/services	5
Transportation	5
Affordable housing	5
Isolation	5
Advocacy for senior issues	3
Dial-a-Ride as door-to-door transportation	3
Stigma around receiving services	3
Employment for seniors	3
Home repair/snow removal help for seniors	3
Dental care	3

Question #2: What should be the priorities for the next five years?

Topic	# of cities
Affordable housing	5
Transportation	5
Awareness/communication of resources/services	3

Question #3: What can the Council on Aging do to help?

Topic	# of cities
Increase awareness/communication of Council on Aging and other resources/services	5
Provide opportunities for intergenerational connection	4
Advocate for affordable housing	3
Fund and advocate for more transportation options	3

Sample of representative comments from the community forums:

- The increased focus on senior issues is being noticed. The baby boomer generation is aging without children to take care of them and the Council on Aging, the city, and the county is seeing the importance of addressing this demographic shift.
- The Council on Aging needs to expand its capacity in order to better serve the region
- People look to the Council on Aging to be the leader, the hub, and get everyone working together.
- The Council on Aging should be the main hub where people can get information about aging issues and resources. The community could feed its knowledge to the Council on Aging and make the community better through them.
- Professionals in the field of older adult services would love to hear what the seniors say during the Aging Together community forums.
- A series of meetings like this would help break down silos and potentially reach seniors who are not actively engaged in the community.

Detailed Findings Defined

Information and Communication

The need for better coordinated information and communication emerged as the most important issue for older people. Older adults considered it difficult to find information about services, suggesting that a single point of access is required. Information for seniors needs to be available in a range of formats as the older age spectrum covers a number of generations, many of whom are not well-versed in the use of current technology.

Appropriate and Affordable Housing

Accommodation needs and circumstances may change as people grow older. Home owners on fixed incomes may struggle with the costs of upkeep, and those who rent may have difficulty affording increasing rental costs. Other older adults may need to modify their homes or move to more suitable accommodation.

Health and Wellbeing

As people age, their health and wellbeing can determine the extent to which they can remain active and connected with their community. It may also have a profound effect on their general sense of happiness and contentment with life. Improving the health and wellbeing of seniors starts with education and promotion of healthy lifestyle choices. It also relies on providing opportunities for people to remain active throughout their lives and on developing strategies to reduce social isolation and improve access to social networks.

Transport and Mobility

Access to safe, flexible and accessible transport options is a key factor in older people's ability to remain independent and to actively participate in their community. One of the most common causes of social isolation is limited access to transport. Older people who have always relied on their own car for transport experience a loss of independence when they are no longer able to drive or when the cost of running a car is too high.

Support Services

As people grow older, additional services may be required to assist them to remain active and to continue to live independently. Many older adults also wish to support other members of the community through volunteering. Caring for each other and welcoming young volunteers to work with older community members promotes inter-generational harmony and reduces the risk of social isolation.

There are many support services for older people provided by community and government agencies. Innovative, sustainable and community-based approaches are required to increase access to support services and extend them beyond the traditionally accepted forms.

Work and Retirement

Retiring from the workforce can be a difficult time for many. It requires planning, advice and support to ensure that it is a positive experience. Retirement can be an opportunity to use skills and knowledge in a volunteer capacity as well as participating in leisure, social and physical activities. Access to flexible employment options, training and learning opportunities and information about community activities encourages continued participation of seniors in the workforce and community life.

Respect, Value and Safety

Many older adults feel that they are not respected for their knowledge and skills and for their past and current contributions to the community. Valuing older people as an important community group will lead to them being respected and acknowledged as 'elders'.

Many older people feel concerned about being home alone and about catching public transport or participating in activities after dark. Seniors consider that being respected and valued will assist them to feel safer in their community.

As safety is broader than simply 'feeling safe', aspects relating to physical, emotional and financial safety have been incorporated in the actions developed to meet this priority.

PARTICIPANTS: The roster of community leaders participating in six Central Oregon forums is provided below. Names of client representatives are confidential.

Bend

Glenn, Sue - Bend Parks and Recreation District
Knobbs, Elaine - Mosaic Medical
Marritt, Jeanne - Bend Senior Care Management
Spreadborough, Andrew - NeighborImpact
Wilhelm, Ken - United Way
Worthington, Sarah - Prevent Diabetes Central OR

La Pine

McDonnell, Darlene - Little Deschutes Grange
Fincher, Elisabeth - La Pine Community Clinic
Smith, Jamie - St Vincent De Paul, La Pine
Slye, Laurie - Partners in Care

Madras

Adkins, Jim - Jefferson County Sheriff's Office
Countney, John - BestCare Prevention
Courtain, Floyd - City of Madras
Courtain, Lenora - City of Madras
Ladeby, Richard - City of Madras
Moore, Laura - Veterans Service Office
Muir, Louise - Jefferson County Senior Center

Prineville

Benkosky, Carol - Rotary, Crook Cty Parks & Rec
Jensen, Angela - Central Oregon Health Council
Olheiser, Molly - St Charles Prineville
Pence, Jennifer - St. Charles Prineville
Rohovit-Wrolson, Keya - DHS
Sanders, Greg - Redemption House
Scheppke, Jane - Crook County Library
Spevak, Brenda - Carriage House Assisted Living
Sweeney, Dionne - St. Charles Sisters
Uffelman, Steve - City of Prineville

Redmond

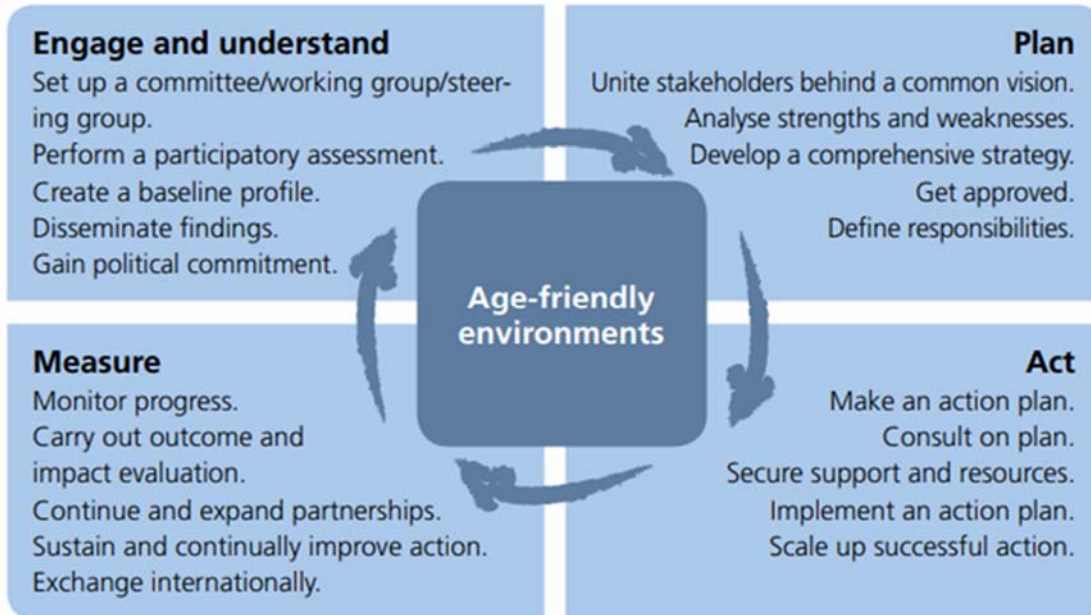
Benefield, Bethany - Partners in Care
McGuire, Jane - Hospice of Redmond
Sande, Eric - Chamber of Commerce
Sappenfield, Debbie - Crooked River Ranch Sr Ctr
Springer, Andrea - Hospice of Redmond
Sutherland, JoAnne - Redmond Sr. Ctr., Hospice
Thorson, Theresa - Redmond Senior Center
Viramonte, Ted - Redmond Senior Center

Sisters

Brophy, Chris - St. Charles Sisters
Fief, Chloe - St. Charles Sisters
Marland, Ann - CO Intergovernmental Council, Cascade East
Transit, Age-Friendly Sisters
Benefield, Bethany - Partners in Care
Snead, Courtney - Sisters Parks and Recreation
Rush, Chad - Sisters Parks and Recreation
Goble, Diane - Age-Friendly Sisters Country
Eckford, Dixie - Age-Friendly Sisters Country
Keimig, Emilie - Heart 'n Home Hospice
Miller, Heather - Sisters Fire Department
Holdman, Robyn - C4C Citizens for Community

Appendix

A: Development Model for Building Age Friendly Communities



Program Overview

Completed by bendheroes@gmail.com on 10/24/2022 2:24 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

City of Bend
710 NW Wall St.
Bend, Oregon 97703
(541)323-8550
housing@bendoregon.gov

This section provides general information regarding the Community Development Block Grant Fund (CDBG), Affordable Housing Fund (AHF) and Commercial and Industrial Construction Fund (CET) programs and the types of activities that are eligible for funding. For more detailed information on the CDBG, AHF, and CET programs and eligible activities, please contact the City's Affordable Housing Program at housing@bendoregon.gov, or (541) 323-8550, or P.O. Box 431, 710 NW Wall Street, Bend, OR 97709.

Objectives

Funding from these sources shall only be spent for affordable housing programs and projects evaluated pursuant to the priorities established through the City of Bend Consolidated Plan and administration of the affordable housing programs and projects. Any loan proceeds from this source shall be returned to the fund.

Eligible Proposals

Printed By: Racheal Baker on 11/2/2022

All funding from these sources must be targeted as housing opportunities for households at or below 100% of Area Median Income (AMI) for AHF funds, at or below 80% for CDBG funds, and at or below 30% for CET funds.

CDBG Proposals

Community Development Block Grant (CDBG) is authorized under Title 1 of the federal Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities through:

- The provision of decent housing,
- The provision of a suitable living environment, and
- The expansion of economic opportunities.

The Community Development Block Grant Program is administered at the federal level by the Department of Housing and Urban Development (HUD).

National Objectives

Federal regulations specify that all activities undertaken using CDBG funding must meet at least one of the following national objectives:

- Benefit to low- and moderate-income persons,
- Aid in the prevention or elimination of slums or blight, or
- Meet a need having a particular urgency.

HUD considers persons below 80% AMI low-income and persons at 80% AMI moderate-income. The three national objectives are summarized below:

1. Benefit to Low- and Moderate-Income Persons

Under this objective, CDBG-assisted activities must primarily benefit low- and moderate-income persons. The income thresholds for meeting the low- and moderate-income requirement are determined by HUD. Projects funded with CDBG dollars must either:

- benefit all of the residents of a particular area, where at least 51% of the residents are low- and moderate-income,
- benefit specific populations (e.g., homeless persons, elderly persons, or persons living with HIV/AIDS), as long as 51% of those served are low- or moderate-income,
- provide or improve permanent residential structures for low- and moderate-income persons, or
- create or retain permanent jobs, at least 51% of which will be made available to or held by low- and moderate-income persons.

2. Elimination of Slum and Blight

Under this objective, CDBG-assisted activities must help to prevent or eliminate slums and blighted conditions. These activities must either:

- prevent or eliminate slums or blight in a designated area in which slums or blighted or deteriorating conditions exist,
- prevent or eliminate slums or blight on a spot basis in an area not located in a slum or blighted area, in cases where a specific condition is detrimental to public health and safety, or
- be in an urban renewal area.

3. Urgent Need

The Urgent Need category is designed only for activities that alleviate emergency conditions of recent origin that pose a serious and immediate threat to the health or welfare of the community, and for which no other sources of funding are available. An example of an eligible project under this category would be a major flood that causes serious

damage to buildings and infrastructure, thereby threatening the safety of occupants or nearby residents.

Basic CDBG Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses.

Eligible Activities Under AHF and CET Funds

The AHF, and CET funds can support eligible activities to include a variety of uses such as homeownership activities, rental housing activities and special needs housing including, but not limited to:

- Acquisition of real property by purchase
- Construction, reconstruction, and rehabilitation of housing
- Direct homeownership assistance to low- or moderate-income households
- Construction and permanent financing of both rental and homeownership projects
- Rehabilitation and Preservation - rehabilitation of privately owned buildings or low-income public housing

Ineligible Activities

In general, activities that are not specifically identified as eligible are considered to be ineligible. The following activities are specifically identified as activities that are not eligible for the CDBG, AHF, and CET funds. Please contact the City's Affordable Housing Manager or Coordinator for more information on ineligible activities.

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments

Eligible Applicants

AHF and CET applications will be accepted from property owners, private sector for-profit developers, certified Community Housing Development Organizations (CHDO's), government housing providers and qualified 501(c)(3) organizations. Only CHDO's, government housing providers and qualified 501(c)(3) organizations may apply for CDBG funds. Any such organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend's Affordable Housing Program.

Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size) and initial tenants of CET program units must have an annual household income which does not exceed 30% of the area median income for the City of Bend (adjusted for family size).

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$62,930	\$71,920	\$80,910	\$89,900	\$97,092	\$104,284	\$111,476	\$118,668
Moderate Income (80% AMI)	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
(60% AMI)	\$37,800	\$43,200	\$48,600	\$53,940	\$58,260	\$62,580	\$66,900	\$71,220
Low Income (50% AMI)	\$31,500	\$36,000	\$40,500	\$44,950	\$48,550	\$52,150	\$55,750	\$59,350
Extremely Low Income (30% AMI)	\$18,900	\$21,600	\$24,300	\$26,950	\$29,150	\$31,300	\$33,450	\$35,600

Rent Limits

OHCS 2022 Rent Limits for HOME Projects. (Based on HUD's published Adjusted Home Income Limits)

Please note that the 60 percent limits have been calculated in accordance with current IRS guidelines to ensure consistency between the HOME Program and the Low Income Housing Tax Credit Program.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Fair Market	\$866	\$1048	\$1303	\$1851	\$2230	\$2565
Low Rent Limit	\$787	\$843	\$1012	\$1168	\$1303	\$1438
High Rent Limit	\$866	\$1048	\$1294	\$1486	\$1639	\$1789

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[Affordable Housing Development Goals and Objectives](#)

[Affordable Housing Development Evaluation of Criteria and Funding Priorities](#)

Printed By: Racheal Baker on 11/2/2022

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[Affordable Housing Development Grant and Loan Policy](#)
[Affordable Housing Development Rules and Requirements](#)
[Affordable Housing Development Selection Process](#)
[Other Information](#)
[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

Completed by bendheroes@gmail.com on 10/24/2022 2:28 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Bend Heroes Foundation

A.2. Address

22325 White Peaks Dr Bend, OR 97702

PROJECT INFORMATION

A.3. Project Name

Central Oregon Veterans Village

A.4. Project Location

63255 Service Road Bend, OR 97702

CONTACT PERSON INFORMATION

A.5. First Name

Erik

A.6. Last Name

Tobiason

A.7. Address

61114 Minaret Circle Bend, OR 97701

A.8. Phone Number

(541) 312-6512

A.9. Email Address

tobiason.erik@gmail.com

B. Organization Information

Completed by bendheroes@gmail.com on 10/24/2022 2:33 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

B. Organization Information

Please provide the following information about your organization:

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

Bend Heroes Foundation was founded in 2010 with a mission of honoring and serving veterans and first responders. Since then, BHF has successfully completed 9 major projects valued at \$2.1 million, including Central Oregon Veterans Village (COVV).

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.

Primary sources for funding have been the community at large, and corporate donors. BHF maintains committees for fundraising, community outreach, construction, and governmental relations. COVV was funded on time and completed with a solid surplus/maintenance reserve.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Erik Tobiason	President	Managed COVV Project	10
Sam Davis	Board Member	Project Manager COVV	10
			20

C. Project Description

Completed by bendheroes@gmail.com on 10/24/2022 2:42 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

C. Project Description

Please provide a brief description of the following:

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

Homelessness is a critical and complex issue facing many communities in Oregon, and there is an acute need for a solution to this issue in our own community. Veterans represent a disproportionate segment of the homeless population. The Bend Heroes Foundation (BHF) and Central Oregon Veterans Outreach (COVO) are developing a new approach to homelessness by providing both housing, and wrap around services to homeless veterans in Central Oregon. The Program, Central Oregon Veterans Village (COVV or Village), intends to adapt the successful model developed by Clackamas County for their Veterans Village. Central Oregon Veterans Village is envisioned as a Public-Private Partnership with the City of Bend and Deschutes County.

COVV has been operating for one year and has had five successful graduations from the Program.

This project will be an expansion of the Program by 5 Cabins

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 Central Oregon Veterans Village will consist of Twenty single occupancy shelters with this expansion of five additional cabins, and up to thirty cabins as the program expands. The Village has a community building where meals are served and wrap around services provided. The program allows for stays of up to two years, while residents gain employment and transition into permanent housing. Through Case Management services provided by COVO, this project will not only provide shelter for homeless but will offer counseling and assistance with health and mental health services, obtaining employment, and housing placement. Individualized plans will be developed with and for each resident.

Based on experience with similar programs managed by COVO, and the experience of programs in other communities, COVV anticipates transitioning 10-15 homeless veterans to permanent housing per year of operation, with potential to grow those figures in future years. It is expected that 25% of residents will have achieved full time employment upon transitioning, while others may seek additional education. A 30% reduction in emergency health services, is expected as we assist the veterans in creating primary care relationships with local physicians.

The Village will be staffed by full time case managers and administered by an oversight board. A screening process for entry and a code of conduct for continued residence will be utilized. The community is fenced and secured.

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 Veterans Village will add much needed shelter capacity for homeless veterans within the city limits. Presently there

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exist only 5 beds at Bethlehem Inn for homeless veterans. Those beds are only available to veterans that qualify for VA medical services. It is estimated that only 1/3 of the homeless veteran population would qualify. The Veterans Village will not have that restriction. Beds at the Bethlehem Inn are limited to 90-day stays, which can be extended, but extensions are not guaranteed. The Veterans Village will allow for stays up to 24 months if necessary. In addition, the Veterans Village will be a low barrier program; no such program exists in the City of Bend for homeless veterans.

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

Given the objective of initially transitioning 10-15 homeless veterans per year and a greater number long term, it is anticipated that the population of homeless veterans will be significantly reduced, and potentially completely housed. While continued additions to the population can be expected, the long-term objective will be to immediately serve the newly homeless. The impact of the elimination of homelessness for veterans is a healthier more engaged and prosperous community.

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:

The Program will remain affordable for its entire existence.

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

The primary outcomes to assess success are that:

- A minimum of 80% of Veterans will attain housing.
- 100% of Veterans increase their financial stability by increasing income with employment and /or benefits; reducing debt/improving credit; through financial counseling budgeting and live within their means
- 100% of Veterans will have access to medical care and have insurance through VA and/or OHP
- 100% of Veterans will have a review to determine they are receiving all VA benefits they are eligible for

All Veterans will be assessed at entry and then monthly on the Arizona Self Sufficiency Matrix, a HUD resource tool designed to address the need to improve the measurement of program impacts at the client level for homeless persons. Case management data will be tracked in COVO's internal, HIPAA-compliant database. When it is possible, data will be included in the HMIS system for Central Oregon, administered by NeighborImpact, to be a part of more accurately tracking all homeless services data for our region.

D. Property and Project Information

Case Id: 30156
Name: Veterans Village - 2023
Address: *No Address Assigned

Completed by bendheroes@gmail.com on 10/24/2022 2:46 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 location of the Village is critical to its success. The Village must be central or proximal to vital services and organizations such as health, behavioral health, the Veterans Administration, VSO, and COVO. Convenient access to public transit will also facilitate access to service providers. The site must be large enough to accommodate 20 shelters, as well as the central community building(s), and garden The site location is off of Service Road, and Poe Sholes Rd in the City of Bend, on the Deschutes Public Safety Campus. The project has entered into a long term lease for the property with Deschutes County.

Please attach a map showing the project's location:

Map of Project Location

Site Map.png

D.2. Property Legal Description

TBD

D.3. Site Condition

Developed

D.4. Property Owner

Deschutes County

Upload supporting documentation

Property Legal Description

***No files uploaded*

D.5. Parcel Size (Acres)

2

D.6. Site Control Status

Leased

If Under Contract/Option to Purchase enter expiration date:

If Leased, enter expiration date:

05/01/2031

Notes – additional information

ZONING AND SITE PLAN STATUS

D.7. Site zoning

ME

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 bendheroes@gmail.com on 10/24/2022 2:49 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

06/01/2023

E.2. Anticipated Completion Date:

11/11/2023

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

Task	Start Date	End Date
Excavation/Grading	6/01/23	07/01/2023
Utilities	7/1/2023	8/1/2023
Cabin Construction	8/1/2023	10/1/2023
Paving	10/24/23	11/1/2023
Landscaping	11/1/223	11/10/23
	M/d/yyyy	M/d/yyyy

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 bendheroes@gmail.com on 10/24/2022 2:50 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

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.

50

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

25

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

25

G. Financial Information

Completed by bendheroes@gmail.com on 10/25/2022 3:40 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

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

EXpansion 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 Expansion Budget was developed using costs for the 15 cabins completed, and the site work for the main project, with inflation added. No operations budget, construction only.

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

NA

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.

The project will not proceed without requested funding from the CET fund.

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

Detailed Pro Forma

***No files uploaded*

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).

NA

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.

NA

G.8. CDBG Funds Requested

\$0.00

Printed By: Racheal Baker on 11/2/2022

G.9. AHF Funds Requested

\$0.00

G.10. CET Funds Requested

\$400,000.00

G.11. Leveraged Funds

\$0.00

H. Budget

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

Last modified by rbaker@bendoregon.gov on 10/28/2022 4:43 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
Site Preparation and Construction of 5 Cabins	\$0.00	\$0.00	\$400,000.00	\$0.00	\$0.00	\$400,000.00
TOTAL	\$0.00	\$0.00	\$400,000.00			\$400,000.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
TOTAL		\$0.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
TOTAL		\$0.00	

H.4. Funding Documentation

Funding Documentation - Letters of funding commitment from sources

***No files uploaded*

I. Project Feasibility and Readiness

Last modified by bendheroes@gmail.com on 10/26/2022 8:34 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

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.

We will execute the expansion with the same team and resources as the main Village project. All vendor and partnership relationships are pre-established. E.g. Hayden Homes, Miller Lumber, Heart of Oregon Youth Build, JBar J, Rotary Club, OSU cascades, Summit H.S.

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 adjacent neighborhood was supportive of the original construction. No incident with neighbors have been reported in first year of operation.

Attach Letters of Support

Evidence of Neighborhood/Community Support *Required

LOS COVV Expansion.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?

Land is already leased. Project team and partners are ready to deploy. Civil engineering/Feasibility study has been completed

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.

none

I.5 For CDBG applicants, a description of the organizations familiarity with meeting the federal requirements listed in the [City of Bend Affordable Housing Development Rules and Requirements](#), and/or the organizations plan for ensuring that these requirements are satisfied.

NA

J. Required Documents

Completed by bendheroes@gmail.com on 10/25/2022 3:49 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

J. Required Documents

Please provide the following information.

Please download, complete, and upload the document (s) below:

- [504 Self-Evaluation Checklist](#)

Documentation

504 Self-Evaluation Checklist

***No files uploaded*

Affirmatively Furthering Fair Housing Statement and Marketing Plan

***No files uploaded*

DUNS Number

SAM UIE DUNS for Deschutes County Grant.png

BHF SAM UIE DUNS for Deschutes County Grant.docx

Proof of Non-Profit or Governmental Status

IRS BHF 501c3 1.pdf

IRS BHF 501c3 2.pdf

Status of Oregon Business Registry Printout

BHF OR Business Registry.pdf

Submit

Last modified by bendheroes@gmail.com on 10/26/2022 8:35 PM

Case Id: 30156

Name: Veterans Village - 2023

Address: *No Address Assigned

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

Erik Tobiason

Electronically signed by bendheroes@gmail.com on 10/26/2022 8:35 PM



October 26, 2022

To: City of Bend
Affordable Housing Department

Re: Central Oregon Veterans Village expansion project

In its first year the Central Oregon Veterans Village has proven to be a true success in assisting homeless Veterans address the barriers that brought them to homelessness. The wrap-around services that Central Oregon Veterans Outreach (COVO) provides to each Veteran who shelters at the Village is indeed a key to this success, as is the the design of the cabins, community buildings and campus, carefully chosen and built by the Bend Heroes Foundation to ensure Veterans have the safety, privacy and dignity in their living space for healing.

Increasing the number of cabins to house Veterans at the Village will only help to further decrease the number of Central Oregon Veterans living unsafely and struggling to find the resources and support they need and deserve for their service. The Veterans Village is a proven effective private and public investment in effectively reducing homelessness in Central Oregon.

Sincerely,

Kathy Skidmore
Executive Officer
Central Oregon Veterans Outreach
kathy.skidmore@covo-us.org

Program Overview

Completed by jkeogh@korlandtrust.org on 10/24/2022 10:17 AM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

City of Bend
710 NW Wall St.
Bend, Oregon 97703
(541)323-8550
housing@bendoregon.gov

This section provides general information regarding the Community Development Block Grant Fund (CDBG), Affordable Housing Fund (AHF) and Commercial and Industrial Construction Fund (CET) programs and the types of activities that are eligible for funding. For more detailed information on the CDBG, AHF, and CET programs and eligible activities, please contact the City's Affordable Housing Program at housing@bendoregon.gov, or (541) 323-8550, or P.O. Box 431, 710 NW Wall Street, Bend, OR 97709.

Objectives

Funding from these sources shall only be spent for affordable housing programs and projects evaluated pursuant to the priorities established through the City of Bend Consolidated Plan and administration of the affordable housing programs and projects. Any loan proceeds from this source shall be returned to the fund.

Eligible Proposals

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All funding from these sources must be targeted as housing opportunities for households at or below 100% of Area Median Income (AMI) for AHF funds, at or below 80% for CDBG funds, and at or below 30% for CET funds.

CDBG Proposals

Community Development Block Grant (CDBG) is authorized under Title 1 of the federal Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities through:

- The provision of decent housing,
- The provision of a suitable living environment, and
- The expansion of economic opportunities.

The Community Development Block Grant Program is administered at the federal level by the Department of Housing and Urban Development (HUD).

National Objectives

Federal regulations specify that all activities undertaken using CDBG funding must meet at least one of the following national objectives:

- Benefit to low- and moderate-income persons,
- Aid in the prevention or elimination of slums or blight, or
- Meet a need having a particular urgency.

HUD considers persons below 80% AMI low-income and persons at 80% AMI moderate-income. The three national objectives are summarized below:

1. Benefit to Low- and Moderate-Income Persons

Under this objective, CDBG-assisted activities must primarily benefit low- and moderate-income persons. The income thresholds for meeting the low- and moderate-income requirement are determined by HUD. Projects funded with CDBG dollars must either:

- benefit all of the residents of a particular area, where at least 51% of the residents are low- and moderate-income,
- benefit specific populations (e.g., homeless persons, elderly persons, or persons living with HIV/AIDS), as long as 51% of those served are low- or moderate-income,
- provide or improve permanent residential structures for low- and moderate-income persons, or
- create or retain permanent jobs, at least 51% of which will be made available to or held by low- and moderate-income persons.

2. Elimination of Slum and Blight

Under this objective, CDBG-assisted activities must help to prevent or eliminate slums and blighted conditions. These activities must either:

- prevent or eliminate slums or blight in a designated area in which slums or blighted or deteriorating conditions exist,
- prevent or eliminate slums or blight on a spot basis in an area not located in a slum or blighted area, in cases where a specific condition is detrimental to public health and safety, or
- be in an urban renewal area.

3. Urgent Need

The Urgent Need category is designed only for activities that alleviate emergency conditions of recent origin that pose a serious and immediate threat to the health or welfare of the community, and for which no other sources of funding are available. An example of an eligible project under this category would be a major flood that causes serious

damage to buildings and infrastructure, thereby threatening the safety of occupants or nearby residents.

Basic CDBG Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses.

Eligible Activities Under AHF and CET Funds

The AHF, and CET funds can support eligible activities to include a variety of uses such as homeownership activities, rental housing activities and special needs housing including, but not limited to:

- Acquisition of real property by purchase
- Construction, reconstruction, and rehabilitation of housing
- Direct homeownership assistance to low- or moderate-income households
- Construction and permanent financing of both rental and homeownership projects
- Rehabilitation and Preservation - rehabilitation of privately owned buildings or low-income public housing

Ineligible Activities

In general, activities that are not specifically identified as eligible are considered to be ineligible. The following activities are specifically identified as activities that are not eligible for the CDBG, AHF, and CET funds. Please contact the City's Affordable Housing Manager or Coordinator for more information on ineligible activities.

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments

Eligible Applicants

AHF and CET applications will be accepted from property owners, private sector for-profit developers, certified Community Housing Development Organizations (CHDO's), government housing providers and qualified 501(c)(3) organizations. Only CHDO's, government housing providers and qualified 501(c)(3) organizations may apply for CDBG funds. Any such organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend's Affordable Housing Program.

Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size) and initial tenants of CET program units must have an annual household income which does not exceed 30% of the area median income for the City of Bend (adjusted for family size).

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$62,930	\$71,920	\$80,910	\$89,900	\$97,092	\$104,284	\$111,476	\$118,668
Moderate Income (80% AMI)	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
(60% AMI)	\$37,800	\$43,200	\$48,600	\$53,940	\$58,260	\$62,580	\$66,900	\$71,220
Low Income (50% AMI)	\$31,500	\$36,000	\$40,500	\$44,950	\$48,550	\$52,150	\$55,750	\$59,350
Extremely Low Income (30% AMI)	\$18,900	\$21,600	\$24,300	\$26,950	\$29,150	\$31,300	\$33,450	\$35,600

Rent Limits

OHCS 2022 Rent Limits for HOME Projects. (Based on HUD's published Adjusted Home Income Limits)

Please note that the 60 percent limits have been calculated in accordance with current IRS guidelines to ensure consistency between the HOME Program and the Low Income Housing Tax Credit Program.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Fair Market	\$866	\$1048	\$1303	\$1851	\$2230	\$2565
Low Rent Limit	\$787	\$843	\$1012	\$1168	\$1303	\$1438
High Rent Limit	\$866	\$1048	\$1294	\$1486	\$1639	\$1789

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[Affordable Housing Development Goals and Objectives](#)

[Affordable Housing Development Evaluation of Criteria and Funding Priorities](#)

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[Affordable Housing Development Grant and Loan Policy](#)
[Affordable Housing Development Rules and Requirements](#)
[Affordable Housing Development Selection Process](#)
[Other Information](#)
[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

Completed by jkeogh@korlandtrust.org on 10/24/2022 10:18 AM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Kôr Community Land Trust

A.2. Address

150 Northeast Hawthorne Avenue #110 Bend, OR 97701

PROJECT INFORMATION

A.3. Project Name

Crescita Down payment Assistance 2022

A.4. Project Location

2500 NE 8th Street Bend, OR 97701

CONTACT PERSON INFORMATION

A.5. First Name

Jackie

A.6. Last Name

Keogh

A.7. Address

150 Northeast Hawthorne Avenue #110 Bend, OR 97701

A.8. Phone Number

(541) 247-1244

A.9. Email Address

jackie@korlandtrust.org

B. Organization Information

Completed by jkeogh@korlandtrust.org on 10/26/2022 12:35 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

B. Organization Information

Please provide the following information about your organization:

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

Kôr Community Land Trust provides environmentally sustainable and permanently affordable homeownership opportunities for those who contribute to the fabric of the Central Oregon economy and community. Kôr has completed one community of 5 units and has another three communities totaling 50 units in different stages of development throughout the City of Bend. Housing Works serves as a guarantor and partner on all Kôr communities. Kôr serves working individuals and families earning between 65-80% AMI who can qualify for a mortgage but cannot afford to purchase a home on the rising market when their own wages remain stagnant. Kôr bridges this gap through state, local, and private subsidies to produce an affordable home. In Kôr's Community Land Trust model, homeowners own their home outright and the Community Land Trust owns the land under the home and leases it back to the homeowner through a 99 year renewable land lease. This structure allows the Community Land Trust to ensure if the home resells that it resells to another income qualified homebuyer. The original homeowner receives a fair return on their initial investment while helping future generations have access to affordable homes, like they did. If the homeowner does not wish to sell, they can heir the home to children or a spouse without income restrictions, breaking the cycle of intergenerational poverty.

Recognizing the importance of representation of the community served, Kôr's Board of Directors includes Kôr homeowners and low-income community members. This ensures that those served by Kôr are part of the decision making that drives the mission-based work.

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.

Kôr has filed its required 990s since incorporating in 2014 and anticipates meeting the threshold for a single audit this year. Kôr's finances continue to grow each year, with the organization now managing a \$500,000 annual operational budget and \$2.3M in net assets. Kôr hired a Fiscal Director in May 2022 to ensure full-time staff overseeing its organizational and project accounts. Kôr is successfully managing three active developments: its 5-unit community, Crescita, under vertical construction and closing in early 2023; it's 7-unit community in pre-development, breaking ground in Spring 2023 and closing in early 2024; and its 35-unit community in pre-development, breaking ground in 2024, and closing in 2026. Housing Works serves as a guarantor and partner on all Kôr communities.

Kôr is successfully managing millions in City of Bend Affordable Housing Fee Funds; City of Bend Bend CDBG Funds; Deschutes County ARPA funds; OHCS LIFT funds; construction loans; and private loans and grants. Based on this experience, Kôr can deploy funds in a timely manner, spend all awarded funds within the required timeline, and report accurately on all funds administered.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Jackie Keogh	Executive Director	Keogh brings over a decade of experience in affordable	40

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		housing, having previously worked for Portland Housing Bureau and Proud Ground, the largest Community Land Trust in the Pacific Northwest. Keogh has managed millions in HUD pass-through grants, including HOME, SHOP and CDBG, as well as state-funds, including LIFT and HOAP.	
Brian Durbin	Fiscal Director	Durbin has over a decade of experience in the financial services industry with a focus on compliance and operations, serving as Chief Compliance Officer of an investment adviser and prior as a staff auditor.	40
Tess Freeman	Homeownership Program Coordinator	Freeman has a decade of environment, journalism, and social justice experience having worked on a wide array of projects from a multifamily recycling pilot project to photojournalism in the book No Option but North. Freeman is currently working on her NeighborWorks counselor certification.	40
			120

C. Project Description

Completed by jkeogh@korlandtrust.org on 10/26/2022 12:37 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

C. Project Description

Please provide a brief description of the following:

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

The City of Bend is one of the fastest growing mid-size cities in America. This growth has created a housing crisis, displacing our local workforce and disproportionately low-income households. According to the City's Consolidated Action Plan, Bend doesn't have enough available housing for lower income households and increasing housing prices show no signs of slowing down. Moreover, the wages in Bend largely do not support the current housing costs.

The past year has seen unprecedented costs in construction and interest rates. Kor has made every effort to minimize these impacts on its selected homebuyers by bringing more subsidies to each home, offering new savings opportunities through Individual Development Accounts and down-payment assistance programs, and matching lender requirements to Kor's own program requirements whenever possible. However, there remain certain requirements for purchasing a subsidized home with a traditional mortgage that have been impacted by the economy. Rising interest rates have widened the gap between the amount homeowners can leverage in a traditional mortgage and the cost to build these homes. For example, when Kor closed its housing lottery for its Crescita community, Oregon Bond mortgage interest rates were at 2.85% and have now escalated to 6%. This has caused lower-income households who once were able to purchase a Kor home, unable to afford the affordable price point.

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.

Kôr bridges the gap between renting and homeownership, making owning a home attainable for Bend's workforce. Through Kôr, homeowners earning between 65-80% AMI gain modest equity in their homes, without being cost-burdened by erratic rent payments and high utility bills. Most importantly, Kôr homes are permanently affordable and will remain community assets for generations, serving more income-qualified homebuyers at no cost to the City each time they resell.

Kôr's Crescita Community at 2500 NE 8th Street is under construction and is anticipated to be completed in the first quarter of 2023. These single-family homes are designed in a cottage cluster community with each home comprising 936 square feet. 1-bedroom loft, 1.5-bath, with a small flex space. The homes are being sold at an affordable price point of \$185,000 to four low-income households earning below 80% AMI. These households include first-time homebuyers, families with children, seniors, and those who make up the City of Bend's local workforce.

To mitigate rising interest rates and increasing closing costs, Kôr has enrolled the majority of its Crescita homebuyers in Individual Development Accounts, has already locked homeowners into their Oregon Bond interest rate, and is offering City of Bend Down-Payment Assistance. Kôr currently has \$75,000 of City of Bend Down-payment Assistance to distribute to its homebuyers. However, rising interest rates have lowered the amount the homebuyers can leverage in a traditional mortgage. To ensure Kôr can still serve these low-income households, Kôr requests an additional \$40,000 in City of Bend Down-payment Assistance to distribute to its Crescita homebuyers. This additional award would allow for

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select lower-income homebuyers to receive up to \$50,000 in Down-payment Assistance each to be able to afford to purchase a home in Crescita. Based on need and qualifications, Kor anticipates distributing Down-payment assistance to household 1 at \$50,000; household 2 at \$50,000; and household 3 at \$15,000.

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.

This project addresses Goal #3 of the City's Consolidated Plan, 'to produce and preserve owner-occupied affordable housing through creation of new homes, homeownership financial assistance, and obtaining homes to keep them affordable.' Kôr is the only non-profit developer in the City of Bend building single-family, net-zero, permanently affordable homeownership communities. Moreover, the Crescita community very likely represents the most affordable homes that Kôr will offer to the community, given that Kôr's future pipeline is committed to larger homes, which tend to be higher priced. This means that the Crescita Community is the only affordable homeownership opportunity for lower-income Kôr homebuyers. The \$40,000 in City of Bend Down-payment Assistance will make the difference between these homebuyers being able to purchase an affordable home with Kôr.

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

Using the Community Land Trust model, Kôr homeowners receive a fair return on their initial investment and agree to maintain that affordability for the next income-qualified homebuyer. While still building wealth, Kôr homeowners help future generations of low-income homebuyers have access to affordable homes, like they did. Through Kôr the City of Bend has a permanent community asset that will ensure its residents access to affordable homeownership for generations to come.

For its Crescita community, Kôr would initially serve approximately 4 low-income households earning between 65% and 80% AMI. Long term, Kôr's Community Land Trust model of permanent affordability uses deed restrictions upon resale to ensure that this one-time funding will serve an average of 16 income-qualified households within the first 75 years of the home.

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:

Consistent with the Community Land Trust model, Kor's homes are affordable in perpetuity. The organization sells only the home and the buyer has a renewable 99-year ground lease on the land. The ground lease contains a deed restriction that outlines a resale formula which ensures that the home is affordable to subsequent buyers.

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

Kôr manages all aspects of the community outreach, homebuyer selection, home sale, and post-purchase support. Kôr has already completed its outreach and application process, which resulted in 80 households applying to purchase a home in the Crescita Community. Kôr is currently working with selected homebuyers to help them leverage a traditional mortgage and enroll in an individual development account. Kôr will close on its permanently affordable and net-zero homes in the first quarter of 2023. Following, Kôr will work closely with homeowners by offering at least 6 post-purchase classes annually to ensure success in their Kôr home. Kôr measures homeowner's stability and economic gains on an annual basis through a survey, which is available on request.

D. Property and Project Information

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

Completed by jkeogh@korlandtrust.org on 10/24/2022 12:18 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 subject property is located at 2500 NE 8th Street, Bend, OR 97702. The site has gone through the subdivision process for 5 residential lots using Bend's Cottage Code, including site improvement and infrastructure.

An Environmental Review was conducted on the property in 2019 and can be referenced pertaining to any of the other site conditions. No prohibitive site conditions were identified in the Review.

Please attach a map showing the project's location:



Map of Project Location

8th Street TaxMap.pdf

D.2. Property Legal Description

Parcel 1. A tract of land in the Southwest Quarter of the Northeast Quarter of Section 28, Township 17 South, Range 12 East of the Willamette Meridian, Deschutes County, Oregon, and described as follows: Beginning at a 1/2" steel pin, North 0°07'52" East 650.91 feet, thence North 88°57'33" West, 542.05 feet from the steel pin in the center of the Jones Road at the Southeast corner of the Southwest Quarter of the Northeast Quarter of Section 28, Township 17 South, Range 12 East of the Willamette Meridian; and running thence North 88°57'33" West, 152.95 feet to a steel pin on the East right of way line of the Butler Marked Road; thence North 36°04' East 169.65 feet along said road right of way to a steel pin; thence South 60°15' East 122.65 feet to the center of the corner post of a fence; thence South 34°04'57" West 95.4 feet to the point of beginning.

Parcel 2. A small tract of land in the Southwest Quarter of the Northeast Quarter of Section 28, Township 17 South, Range 12 East of the Willamette Meridian, Deschutes County, Oregon, and described as follows: Beginning at a 1/2" steel pin, North 0°07'52" East 650.91 feet, thence North 88°57'33" West, 542.05 feet from the steel pin in the center of the Jones Road at the Southeast corner of the Southwest Quarter of the Northeast Quarter of Section 28, Township 17 South, Range 12 East of the Willamette Meridian; and running thence North 34°04'57" East, 95.10 feet; thence South 60°15' East, 23.00 feet; thence South 34°04'57" West 82.21 feet; thence North 88°57'33" West, 27.35 feet to the Point of Beginning.

D.3. Site Condition

Developed

D.4. Property Owner

Kôr Community Land Trust

Upload supporting documentation

Property Legal Description

***No files uploaded*

D.5. Parcel Size (Acres)

.34

D.6. Site Control Status

Owned

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

RS

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 jkeogh@korlandtrust.org on 10/24/2022 12:21 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

01/01/2021

E.2. Anticipated Completion Date:

04/01/2023

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

Task	Start Date	End Date
Pre-Development	1/1/2020	6/1/2021
Subdivision/Infrastructure	6/1/2021	12/1/2021
Building	3/1/2021	4/1/2022
Occupancy	4/1/2022	4/30/2022

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 jkeogh@korlandtrust.org on 10/24/2022 12:23 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

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.

7

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

4

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

3

G. Financial Information

Completed by jkeogh@korlandtrust.org on 10/27/2022 11:24 AM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

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

8th Street Budget_FINAL.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 following was assumed when creating the proforma for the Crescita development:

- 1) All funding has either been secured or committed.
- 2) Construction has been 50% completed.
- 3) The cost/s.f. is \$285.
- 4) A 10% contingency on site improvement and infrastructure, and a 13% contingency on building.
- 5) General Contractor fee is included, as well as an organizational developer fee.
- 5) Kor prices homes to achieve and maintain permanent affordability based on the following assumptions: Household Size = # of bedrooms +1; Interest Rate = current available to homebuyers in the area of the project; Target AMI = 15% below maximum for the homebuying opportunity; Taxes = Dependent on project comparatives but approximately \$150/sq; HOA = \$100/month; Insurance = \$60/month; Lease Fee = \$50/month; Down Payment = \$600 minimum.

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

Kôr has already secured City of Bend CDBG of \$284,210, Affordable Housing Fee Funds of \$358,700, and \$75,000 in City of Bend Down-payment Assistance; OHCS LIFT funds of \$400,000, with a pending award to the Homeownership Market Rate Offset, and nearly \$300,000 in private foundations support. Kor has secured and is drawing down on its \$696,844 construction loan with Washington Federal Bank.

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.

Without \$40,000 additional funds in Down-payment Assistance, at least one Kôr homebuyer will not be able to afford to purchase a home in the Crescita Community. The affordable price point of \$185,000 is the lowest purchase price that Kôr can offer homebuyers while still making its proforma balance and thus its ability to complete the project and pay back its loans.

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

Detailed Pro Forma

***No files uploaded*

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).

Kôr Community Land Trust partners with the following leasehold lenders that serve Central Oregon. Historically, the majority of Kôr homebuyers have closed with Umpqua Bank using the Oregon Bond Loan.

UMPQUA BANK Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae (100% financing with 80% LTV)

Contact: Matt Martino - MattMartino@umpquabank.com

BANNER BANK – Online Application Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Contact: Mark Rowley - mrowley@bannerbank.com

HOMESTREET BANK Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae and Freddie Mac (100% financing with 80% LTV)

Contact: Deona DeLong - Deona.DeLong@homestreet.com

LOAN DEPOT Loan Program(s):

Oregon Bond (100% financing with 80% LTV)

Fannie Mae (100% financing with 80% LTV)

Contact: Lisa McLuskie - LMcluskie@loandepot.com

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.

While Kôr will accept all interest rates and loan terms are within City of Bend Policy on Grants and Loans, it has shared in a formal letter to AHAC why it encourages the City to make the Down-payment Assistance Loan program forgivable. With the program currently structured as a loan, Kôr has not included these funds in any of its future communities.

G.8. CDBG Funds Requested

\$40,000.00

G.9. AHF Funds Requested

\$0.00

G.10. CET Funds Requested

\$0.00

G.11. Leveraged Funds

\$0.00

H. Budget

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

Completed by jkeogh@korlandtrust.org on 10/24/2022 3:48 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
Home Sales	\$40,000.00	\$0.00	\$0.00	\$75,000.00	\$1,058,500.00	\$1,173,500.00
TOTAL	\$40,000.00	\$0.00	\$0.00			\$1,173,500.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
City of Bend CDBG (previously awarded)	down-payment assistance	\$75,000.00	Secured
TOTAL		\$75,000.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Homebuyer Mortgages	home purchase	\$1,058,500.00	Secured
TOTAL		\$1,058,500.00	

H.4. Funding Documentation

Funding Documentation - Letters of funding commitment from sources

***No files uploaded*

I. Project Feasibility and Readiness

Completed by jkeogh@korlandtrust.org on 10/24/2022 1:31 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

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 its sole program offering, its permanently affordable homeownership developments have full organizational attention from its Board of Directors and staff. Kôr is led by a 10-person Board of Directors with experience in the areas of commercial and residential construction management, general contracting, architecture, affordable housing management, and net-zero energy design and sustainability. Kôr's staff include: 1) Executive Director, Jackie Keogh brings over a decade of experience in affordable housing, having previously worked for Portland Housing Bureau and the largest Community Land Trust in the Pacific Northwest. Keogh has managed HUD pass-through grants, including HOME and CDBG, and state-funds, including LIFT and HOAP. The Executive Director oversees the three staff: 2) Fiscal Director, Brian Durbin has 13 years of experience in the financial services industry with a focus on compliance and operations. Durbin served for two years as a member of the Kôr Community Land Trust Board of Directors as their Treasurer prior to joining staff. 3) Homeownership Program Coordinator, Tess Freeman has worked in the fields of photo journalism and non-profit management, with an emphasis on community engagement, for a decade. Freeman is working towards her NeighborWorks counseling certification.

Kôr partners with NeighborImpact to complete income verification and offer homebuyer education and counseling for selected households to ensure they achieve mortgage-readiness. When needed, Housing Works acts as Kôr's guarantor.

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

Kôr has included the letters of support originally submitted with its first Crescita Down-payment Assistance request from its partners at Environmental Center and Sunlight Solar.

Attach Letters of Support

Evidence of Neighborhood/Community Support *Required

SunlightSolar_LOS.pdf

EC LOS.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?

Kôr's Crescita Community is under construction and anticipated to be complete by 4/1/2023. Kôr hired a general contractor to complete the construction and Kôr's program staff has the capacity to manage the distribution of these

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funds to homebuyers. Homebuyers have been selected and the majority of homeowners have signed their PSA and locked in their mortgage rate. This down-payment assistance requests is the final funding element needed to complete this project.

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.

There are no necessary zoning changes or conditional use permits for this project.

I.5 For CDBG applicants, a description of the organizations familiarity with meeting the federal requirements listed in the [City of Bend Affordable Housing Development Rules and Requirements](#), and/or the organizations plan for ensuring that these requirements are satisfied.

Kor has successfully administered City of Bend CDBG since 2018. Kor's Executive Director has over a decade of CDBG administration experience.

J. Required Documents

Completed by jkeogh@korlandtrust.org on 10/24/2022 1:34 PM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

J. Required Documents

Please provide the following information.

Please download, complete, and upload the document (s) below:

- [504 Self-Evaluation Checklist](#)

Documentation

504 Self-Evaluation Checklist

504 Self-Evaluation Checklist.pdf

Affirmatively Furthering Fair Housing Statement and Marketing Plan

Affirmative Fair Marketing Plan.pdf

DUNS Number

DUNS.pdf

Proof of Non-Profit or Governmental Status

Kor IRS approval letter.pdf

Status of Oregon Business Registry Printout

City of Bend Business Registration 2022.pdf

Submit

Completed by jkeogh@korlandtrust.org on 10/27/2022 11:29 AM

Case Id: 30163

Name: Crescita Downpayment Assistance 22 - 2023

Address: *No Address Assigned

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

Jackie Keogh

Electronically signed by jkeogh@korlandtrust.org on 10/27/2022 11:29 AM



Affirmative Fair Housing Marketing Statement for

Kôr Community Land Trust

Kôr Community Land Trust (CLT) is committed to affirmatively furthering fair housing in all aspects of the organization. The Affirmative Fair Housing Marketing (AFHM) statement is one part of that effort. The purpose of the AFHM statement is to describe the efforts of Kôr CLT to market our program to people of similar income levels in the same housing market area regardless of their race, religion, color, national origin, sex, disability or familial status. Kôr CLT is also committed to reducing barriers and targeting the populations least likely to apply to our program.

Targeting

Kôr CLT serves Deschutes County, Jefferson County and Crook County known as the region of Central Oregon. This area has seen un-precedent growth and rising housing costs in the last two years. This recent growth has caused generations of families with low-incomes and a disproportionate number of Black, Indigenous, and people of color (BIPOC) to be displaced because of the rising cost of housing. These are the populations least likely to apply to our program because of displacement and systemic barriers to housing. Through partnerships, continual feedback and evaluation and addressing systemic barriers Kôr CLT will target these underserved populations. In order to track targeted populations, Kôr CLT gathers housing and demographic data during each project and application process.

Outreach

Kôr CLT's main outreach avenues are local media affiliates, newsletters, social media, flyers, brochures, tabling at local community events and outreach through community partners. In addition to these avenues of marketing channels Kôr CLT uses its network of established partnerships with regional service agencies to target marketing efforts towards underserved populations. Kôr CLT provides information sessions and resources specifically for these partner organizations and their clients. All marketing materials will include the Fair Housing logo.

Kôr CLT hires a translation service, English 2 Spanish to translate our outreach material and program documents into Spanish, the second most prevalent language in Central Oregon. Kôr also works with the Latino Community Association, a local service provider for the Latino community, to outreach, provide homebuyer resources and educate their clients about Kôr;s program.

On our website, Kôr offers a TTY and TDD service for clients with disabilities and language barriers to be able to connect with Kôr CLT program staff. Kôr's office and community information sessions are held in ADA accessible locations.

Indicators

Kôr CLT tracks the demographics of interested applicants, applicants, selected homebuyers and homeowners in order to measure which step Kôr might be losing targeted populations in its program. Kôr evaluates the barriers and aspects of the program that are not accessible to targeted populations. Kôr CLT evaluates the design of the homes after each project compared with demographic data in order to determine if Kôr is excluding certain populations based on the features of the home.

Kôr CLT compares the previously described data to regional demographics through census data tracking to see which populations Kôr needs to target in our marketing and community outreach.

Kôr CLT recognizes that housing has a history of discrimination and strives to reduce the financial barriers to housing. In Kôr's strategic plan, the organization committed to reducing the financial barriers to housing by partnering with organizations that offer programs for down payment assistance and closing costs. Kôr will track to see if these programs make a difference in recruiting targeted populations. Kôr also advocates on the state level for barriers that exist for targeted populations applying for affordable housing.

Kôr CLT annually evaluates our lending partners based on their product offerings, client experiences and the benefits they offer to our homebuyers. Kôr prioritizes working with lenders who have Spanish speaking staff members, work with non-traditional credit, offer ITIN lending, can provide closing cost credit or down payment assistance and competitive interest rates.

Training

Kôr CLT Staff are required to take Fair Housing training with Fair Housing of Oregon within the first year of their employment and on an annual basis.



541/322-1910

www.sunlightsolar.com

January 12, 2016

Kôr Community Land Trust
P.O. Box 6993
Bend, OR 97708

Dear Kôr Community Land Trust:

Our company would like to support your mission of developing and providing affordable conscious housing in Bend.

It is our intent to offer an in-kind donation of free grant writing services for both the Oregon Department of Energy Renewable Energy Development Grant and Pacific Power Blue Sky Grant (a \$2,500 value). It is our intent to make sure that each home is equipped with a solar electric system. These grants include complete technical and economic models for each home. The solar PV system would also save the homeowner on energy bills for 20+ years as well as promote using renewable energy.

Coupled with an Energy Trust of Oregon rebate the majority of costs for a solar photovoltaic system should be covered.

Sunlight Solar Energy, Inc., founded 25 years ago in Bend, has expanded to five offices nationwide. We have successfully written grants received rebates and have the buying and experience from the hundreds of satisfied customers across the United States.

Sincerely,

Paul N. Israel, President



January 12, 2016

City of Bend CDBG Committee

RE: Kor Community Land Trust's Application for City of Bend CDBG Funds

To whom it may concern:

The Environmental Center became acquainted with Kôr Community Land Trust and their mission in the fall of 2014. Because Kor's vision for sustainable and affordable housing communities was aligned with our mission to embed sustainable thinking and behavior into daily life in Central Oregon, we served as Kor's fiscal sponsor until they received their 501(c)(3) status from the IRS in May of 2015. This is not something that we do as common practice, but we truly believe that Kôr's work is crucial to our community's long-term success.

At The Environmental Center, we seek to build a society that meets human needs equitably, lives within our planet's ecological limits, and build a prosperous economy for all. Kôr's focus on building affordable housing communities is key to achieving those big picture goals. Their community land trust model is a valuable new tool for addressing Bend's affordable housing crisis and the City of Bend should invest in its' success.

The City of Bend's CDBG funds would be well placed with Kôr.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Riley", written in a cursive style.

Mike Riley
Executive Director