



CITY OF BEND

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2023 - 2027 Consolidated Plan establishes goals and funding options for the five-year timeframe. The plan was developed through a series of community engagement processes including three public surveys, numerous Affordable Housing Advisory Committee meetings, and a Work Session with Bend City Council. The U.S. Department of Housing and Urban Development (HUD) requires the community to identify affordable housing, homeless, and community development needs and resources for the creation of the plan. The Consolidated Plan assists the City in defining housing and community development priorities. The City of Bend developed the plan.

The HUD required plan directs the City of Bend in utilizing federal Community Development Block Grant (CDBG) Program funding. The plan is an overall priority guideline that is accomplished through Annual Action Plans and whose success is assessed by the Consolidated Annual Performance and Evaluation Report (CAPER) submissions to HUD.

The City of Bend receives a formula allocation of CDBG funds. Although the Consolidated Plan covers a full five-year timeline, it is referred to as the 2023-2027 Plan in alignment with HUD's fiscal year definitions.

The Consolidated Plan identifies community development and housing goals and establishes strategies to meet them. This document provides the City and its partners with information and support to achieve housing and community development requirements and evaluates the effectiveness of specific proposals in relationship to the determined City goals and strategies. HUD does not penalize a

jurisdiction if the goals are not met as established in the plan. The Plan can be amended during the five-year period following a public process.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives of the Strategic Plan are to carry out five goals identified through the planning process: 1) Assist Homeless with Shelter and Services; 2) Create and Preserve Affordable Rental Housing -- produce and preserve rental affordable housing through creation of new rental units, providing land for development of rental units, and obtaining rental units to keep them affordable; 3) Provide Support to Necessary Public Services – provide assistance to necessary and prioritized public services, particularly services that increase community capacity for Permanent Supportive Housing (PSH) and “Housing First” model programs; 4) Homeownership – produce and preserve owner occupied affordable housing through creation of new homes, development of new homes, and obtaining homes to keep them affordable; and 5) Infrastructure Improvements – develop affordable housing infrastructure and economic development infrastructure in low to moderate-income neighborhoods with a focus on increasing affordable housing and child care facilities with public infrastructure improvements.

The outcomes of Goal One will be measured by the number of (1) homeless persons that receive overnight shelter, (2) additional emergency shelter or transitional housing beds created, and (3) housing units added for the homeless.

The outcomes of Goal Two will be the number of affordable rental units created, the number of affordable rental units rehabilitated, and the number of affordable rental units preserved.

The outcomes of Goal Three will be the number of low to moderate-income persons assisted and the number of low to moderate-income households that receive a housing related service.

The outcomes of Goal Four will be the number of households that purchase an affordable home, an affordable rehabilitated home, or financial assistance to purchase a home.

The outcomes of Goal Five will be the number of low to moderate-income households assisted with a housing benefit from public infrastructure and the number of low to moderate-income persons that benefit from public infrastructure investment that does not include a housing benefit.

3. Evaluation of past performance

Since the adoption of the 2019-2023 Consolidated Plan, Bend’s Affordable Housing Fund has supported the goals of the plan. A combination of the Affordable Housing Fund (AHF) and CDBG funding the past year provided for (1) a land acquisition and pre-development expenses for an affordable housing development of 36 homeownership opportunities; (2) an AHF construction loan for the development of 33 Permanent Supportive Housing units for those experiencing chronic homelessness; and (3) 12

households received down payment assistance to purchase a home. An additional 120 affordable rental units were completed this past year with AHF resources.

With CDBG funding, Bend made progress on the 2019-2023 Consolidated Plan goal to provide support for critical public services. Service providers that benefited from CDBG funding over the 2022 program year include Volunteers in Medicine, Thrive Central Oregon, and Fair Housing Council of Oregon (FHCO), who collectively served 740 individuals.

Fair Housing Council of Oregon provided a presentation educating participants of their fair housing protections on September 16, 2022, through the City's Welcoming Week program. Then on April 24, 2023, FHCO participated in an educational panel presentation to City staff on fair housing law.

The City made headway toward the goal outcomes for affordable housing ownership production. CDBG funds from 2022 assisted Kôr Community Land Trust in land acquisition for the development of 30 homes for sale to low- and moderate- income households.

The City carried out the goal to assist homeless with shelter and services by continued funding for emergency overnight shelter and funding case management for homeless youth. Cascade Youth and Family utilized funds to case manage 25 youth experiencing houselessness. The City of Bend awarded Shepherd's House CDBG resources for the Lighthouse Navigation Center, a low barrier emergency shelter available nightly. The Lighthouse Navigation Center sheltered 1,839 individuals through the 2022-23 program year.

Lastly, the City continues to invest infrastructure resources in alignment with the infrastructure goals of the 2019-2023 Consolidated Plan. In this past program year, 72 affordable housing rental units became available to Bend's community members because of infrastructure investments from Tax Increment Financing (TIF) in Bend's Murphy Crossing Urban Renewal Area. Additionally, infrastructure investments occurred this year and will continue in neighborhoods that Bend's 2019 Analysis of Impediments to Fair Housing identified as potential concentrations of poverty.

Through the combination of CDBG and Affordable Housing funding, Bend will complete the 2022 Annual Action Plan goal outcomes. Moreover, Bend is on track to complete the goals of its 2019-2023 Consolidated Plan.

4. Summary of citizen participation process and consultation process

Summary from citizen participation section of plan.

The City of Bend Housing Department prepared the 2023 - 2027 Consolidated Plan (Plan) with guidance found in 24 CFR Part 91. Agencies and individuals participated in the Plan preparation and are cited throughout.

Bend's local newspaper published notice for proposals on September 23 and 27, 2022. The notice provided City contact information and offered the proposal application in alternative formats such as Braille, large print, or electronic formats. Bend released the application for proposals on Wednesday, September 28, 2022, with the proposals due no later than Friday, October 28, 2022.

In addition to the local newspaper publication, the City included the fund allocation schedule and access to the proposal application on its website. Bend's website offered this information in multiple languages with proposal applications available in Spanish and French. The Homeless Leadership Coalition and all previous applicants, representing approximately 20 organizations, directly received the fund allocation schedule and proposal application information.

The first opportunity for public comment occurred at the Affordable Housing Advisory Committee (AHAC) meeting, when the applicants presented their proposals to the committee on January 11, 2023. The committee made its funding recommendations after the presentations on February 8, 2023.

AHAC's meeting was available virtually in closed captioning with multiple language subtitle options.

On Friday, April 21, 2023, the Bend Bulletin published notice of a public hearing on the Plan at the regularly scheduled AHAC meeting on Wednesday, May 10, 2023. The public hearing will be held open for written comments and additional oral comment until Monday, May 22, 2023.

The Bulletin's published notices provided a City contact and offered materials in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. The City of Bend also included drafts of the Plan on its website.

A draft of the Plan was available for public review from Friday, April 21, 2023, through Monday, May 22, 2023.

Bend's City Council reviewed and voted on the Plan on Wednesday, May 3, 2023. Notification of the regularly scheduled City Council meeting occurred on the events calendar located on the home page of the City's website. The City Council meeting was a hybrid meeting of in-person and virtual access to participate. Council broadcast the meeting with closed captioning available. For anyone wishing to attend in-person Council meetings at City Hall meet the American with Disabilities Act accessibility standards and occur at a convenient time of day for low- and moderate-income community members of Bend to attend. Upon 24-hour advance request, the City Manager's Office will make available a sign language interpreter service, assistive listening devices, a reader to review materials with the sight impaired, a language interpreter, and materials in alternative format such as Braille, large print, electronic formats, and audiocassette tape.

5. Summary of public comments

Bend's Affordable Housing Advisory Committee received the attached written public comment.

Dear Affordable Housing Committee,

A myriad of values have entered our codes governing the construction of housing and development in general. There is no one policy or clause that can make housing naturally affordable. There is however, one group of codes that arbitrarily increase the cost of construction: zoning.

Zoning plays to humans' need for organization and control, when in reality, organic growth does a better job of providing what is actually needed: a mixture of housing types, commercial and retail, and industry, in proximity to each other. Zoning has created massive equity flaws by allowing affluent communities to preserve the "character" of areas and push less affluent communities into specific regions.

The intent of zoning is to create compatible regions in which residents live in healthy areas. During the industrial revolution, zoning did help keep pollution of heavy-industry at bay from residential areas. However, it was taken too far and has segregated our cities by class as well as created a vehicle-dominant system in which owning a car is required to be able to participate in the workforce or enjoy amenities of a city.

We use a system in Bend called Euclidean Zoning which dictates where certain land-uses can be used and where other land-uses can not be used. Japan uses a system called Inclusive Zoning in which housing (and small commercial, religious, educational buildings) are allowed in every zone, and as you go through their (12) zones, you simply add uses to the next zone; thus, housing is allowable everywhere. Houston doesn't have zoning; instead they use deed restrictions to satiate the NIMBY's and allow NIMBY's to create inequitable areas as a political compromise in order to not zone the entire city. **The result is that Japan and Houston are able to build more housing and faster than anywhere with Euclidean Zoning.** Houston is also an example that removing zoning is very much acceptable and how organic growth happens (it is not a good example of transportation planning but that is another story).

Bend has at least (20) formal zones and then special overlay regions that amount to over (400) pages of regulation in only Chapter 2 of the Bend Development Code. Personally, I can not even distinguish the difference between some of the colors in our zoning map. We say, you cannot put housing in commercial areas or add retail to housing areas... unless you go through an onerous process of getting approval to do so—in the name of preserving "character." The result is that our city planners and developers are both engaged in a lengthy bureaucratic process that simply isn't needed and actually hinders diversity in the built environment.

By removing zoning, our city planners would be able to get back to planning the city. They would be able to create regulation aimed at noise and light pollution, or vibration, air quality, or other environmental concerns (something zoning tries to do, but actually doesn't). They still have the ability to regulate the amount of light reaching a street (building height concern), they can still require architectural features to buildings, and the building code would still ensure safe buildings are constructed considering fire and lot-line proximity. Planners would be able to track data and report on the health of the city which is growing organically and incentivize development based on data. They would be able to work on transportation planning to ensure alternative and equitable modes of transportation are linking our residents with economic opportunities.

Some people will say removing zoning means that a Costco is going to be built in their cul-de-sac, but rest assured, Costco doesn't want to be in anyone's cul-de-sac. That would be a very terrible investment for them. Most of Bend's residents want complete communities with walkable access to retail, clinics, schools, jobs, and they want less traffic when they do drive. They also want more, affordable housing, with less bureaucratic processes hindering development. As a structural engineer who works in the building industry, I can safely say that most everyone in the building industry wants less bureaucratic litigation, and wants to build more housing.

My recent enlightenment into this topic is informed by a book titled Arbitrary Lines written by a scholar at the Mercatus Center, Nolan Gray. I would encourage everyone on the affordable housing committee to read this book, as well as the many other books coming out about how zoning is hindering our communities. I appreciate you taking the time to read my input and I sincerely appreciate the work this committee does.

Sincerely,
James Teeter, PE, SE

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments or views not accepted.

7. Summary

The Consolidated Plan provides a basic blueprint for the City to follow in allocating its resources. It also provides valuable data for those interested in reviewing it to better understand the reasons for the priorities listed and goals that the Plan has established.

It is worth noting that the data in the Consolidated Plan provides only a snapshot in time of the housing and community development needs of Bend. Additionally, data supplied by HUD taken from the Comprehensive Housing Affordability Strategy, is outdated. Where possible, alternative data had been provided, but certain sections have no additional data available that met the identified criteria.

Lastly, this document is written in a standardized format implemented and mandated by HUD. This format uses language that does not accurately reflect our community members. For example, the format use ethnic and racial terms that do not distinguish between Bend's Hispanic or Latino/Latina/Latin populations or acknowledge multi-racial community members. Additionally, the format uses loaded language in referencing Bend's houseless community as "homeless." Once HUD reviews this document for its purposes, the City will work to make this document more inclusive of the community it serves.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BEND	
CDBG Administrator	BEND	Lynne McConnell
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Lynne McConnell
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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

As part of the consultation process, the City of Bend works with a wide variety of individuals, agencies, organizations, and service providers to identify local housing and service needs. The COVID 19 Pandemic disproportionately impacted vulnerable communities and highlighted the lack of affordable housing, shelter options, and homelessness prevention resources in Bend. The funding allocations associated with COVID, created new opportunities to work closely with providers to meet the intensified need. The City Housing staff leveraged these ongoing relationships to gather relevant information through one-on-one interviews, regular meetings, and targeted forums designed to bring public input into the Consolidated Plan process. Emphasis was given to outreach and discussions with individuals in the community experiencing houselessness and service providers that work directly with the houseless community. City staff spoke with 97 individuals experiencing houselessness, which represents 20% of the 2022 Point in Time (PIT) count for Bend.

The City continues to work hand in hand with the one adjacent government, Deschutes County, regarding the priority non-housed community development needs. Recently the City elected officials and staff worked very closely with the County to create the Coordinated Houseless Response Office. The Office will streamline the work of dozens of local organizations serving our regional houseless population as well as enable a community-wide approach to addressing houselessness under a shared set of principles, priorities, and strategies.

Representatives of NeighborImpact, Shepherd’s House, Central Oregon Villages, Bethlehem Inn, Central Oregon Veterans Outreach, Family Kitchen, Central Oregon Council on Aging and other shelters and service entities all provided content to this document. The Affordable Housing Advisory Committee guided the process while the City of Bend Growth Management (Long Range Planning) Division was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs, and other information as referenced in the Housing Needs and Marketing Analysis. There is no metropolitan planning for Bend, as there are no adjacent metropolitan governments.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City has extensive, ongoing relationships with several housing providers working on development activities in the community. While Bend does not have public housing, the City's partners work to utilize Housing Choice Vouchers, Veterans Affairs Supportive Housing, and Emergency Housing Vouchers from HUD to address the housing needs of the City's lowest-income households. The Central Oregon Regional Housing Authority, dba Housing Works, and the City work closely together. Housing Works has the

largest portfolio of affordable housing in Bend, several other existing partners have utilized the Affordable Housing Fund to leverage opportunities for housing in the community.

As noted above, the City Councilors and staff have worked very closely with the County to create the Coordinated Houseless Response Office. The purpose of the Office is to streamline the work of dozens of local organizations serving our regional houseless population as well as enable a community-wide approach to addressing houselessness under a shared set of principles, priorities, and strategies.

The Housing Department, formerly the Affordable Housing Department, has recently increased capacity by adding four staff and streamlining the City's delivery systems to support local providers, service, and government agencies. In response to an expanded need for internal and external resources, as well as, to support three newly purchased City properties offering shelter, the City of Bend's Affordable Housing Program evolved into the Housing Department. As the Housing Department restructured and added staff, their purvey developed into guiding Shelter Management at multiple locations, exploring Middle Housing and Accessory Dwelling Unit development and drafting/outreach for tax exemptions directed towards affordable housing. Prioritizing support to the newly opened Lighthouse Navigation Center, a low barrier emergency shelter that provides coordinated daily services including case management, enabled the development of a centralized service hub for providers/agencies to meet with houseless clients.

The Department also continued to prioritize leveraging Community Development Block Grant (CDBG), the City's Affordable Housing Fund (AHF), and Commercial and Industrial Construction Tax resources to address increased community needs.

The challenges of developing affordable housing in the City cannot be overstated. The lack of available and buildable land, cost of materials, and supply chain disruptions combined with an influx of second home purchasers and remote work purchasers and a 10.3% year-over-year appreciation rate has curtailed affordable housing production in a market that is significantly under produced. Housing insecurity and houselessness has grown significantly during the pandemic and the City has attempted to best meet the emergent needs of the community by purchasing two motels and by supporting the creation of service hub at the Lighthouse Navigation Center. The Housing Department staff consulted frequently with subrecipients serving our community including the local housing authority, potential subrecipients, City staff in other departments, City committees, the City Council, State representatives, and government agencies.

The City of Bend Affordable Housing Fund is a mechanism for enhanced coordination and contact with housing developer and the public. The Affordable Housing Advisory Committee is supported by the Housing Department and serves in an on-going capacity. The Committee is composed of housing developers, social service professionals, the public-at-large, representatives from home builders, the real estate industry, and Chamber of Commerce. Together, they provide valuable expertise to city staff and the City Council and serve to enhance the coordination of service delivery in the broader community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City of Bend Housing staff works closely with the Homeless Leadership Coalition (HLC), the local Continuum of Care. The Homeless Leadership Coalition (HLC) is a collaboration of community partners in Crook, Deschutes and Jefferson counties and the Confederated Tribes of Warm Springs. The HLC works to prevent and end homelessness by improving regional and cross-system collaboration and coordination so that our communities will have a comprehensive response in place that ensures homelessness is prevented whenever possible. The Homeless Leadership Coalition directed the allocation of \$786,031 in federal Continuum funding in fiscal year 2021 to address homelessness in the region. City staff regularly attend, present, and participate in the HLC meetings. These monthly meetings are critical information sharing opportunities, including over this past year a Fair Housing Training and CDBG education presentation. Many HLC member organizations participated in the development of the Consolidated Plan as did members of the board.

The Central Oregon Intergovernmental Council, which supports and coordinates the activity of local governments, stepped into the role of collaborative applicant long filled by NeighborImpact. Among the duties that COIC will take on are serving as fiscal and administrative agent for the Homeless Leadership Coalition; preparing the annual grant application to the Housing and Urban Development Department; and liaising between service providers and local government.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

City staff participate in the Continuum of Care. Our partner, NeighborImpact is the Emergency Solutions Grant (ESG) recipient from the State and administers the funds for Homeless Prevention and Rapid Rehousing categories.

The area sub-recipients apply for funding and are reviewed and approved by the Homeless Leadership Coalition's voting members based on the project's ability to align with the program guidelines for ESG funding. The State of Oregon Housing and Community Services (OHCS) requires from the Continuum of Care's ESG recipients quarterly reporting on performance standards. The quarterly reports are then presented to Homeless Leadership Coalition voting members for review and monitoring of ESG performance. All recipients must participate in Service Point (the state mandated HMIS) and are supported by the HMIS lead. The policies and procedures in place are outlined in the contract with each sub-recipient at the start of the funding cycle.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Bend Broadband
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Broadband Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Bend Broadband regarding its Connect2Compete program, which is administered through consulted non-profits Bend-Redmond Habitat for Humanity and Family Access Network.
2	Agency/Group/Organization	Bend Heroes Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bend Heroes Foundation was consulted regarding homeless housing needs and Veterans housing needs. Bend Heroes Foundation develops transitional emergency shelter for houseless veterans.
3	Agency/Group/Organization	Bend-Redmond Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a regular recipient of CDBG funds from the City of Bend, Habitat for Humanity was consulted via interviews about needs for affordable housing that would assist in their mission. Continued coordination with Habitat for Humanity should improve with assistance also being enhanced.
4	Agency/Group/Organization	Bethlehem Inn
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bethlehem Inn is an emergency shelter that provides a warm, safe place to sleep, nourishing meals, and case management services for adults and children experiencing homelessness. Consultation with Bethlehem Inn included barriers to housing for those in emergency shelter. Potential outcomes include (1) increased case management services toward self-sustaining housing, (2) increasing housing options for single households, and (3) increasing sustainable employment opportunities.
5	Agency/Group/Organization	Building Partners for Affordable Housing
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through numerous conversations, interviews, and a written survey, Building Partners was consulted regarding housing needs in the community and how best to address them, most particularly how to bring private equity and private contractors/developers/builders into the arena. Bend will continue to consult with Building Partners to continue the unique partnerships that have developed between the City and the local development community.
6	Agency/Group/Organization	Central Oregon Association of Realtors
	Agency/Group/Organization Type	Business Leaders Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Central Oregon Association of Realtors was consulted regarding anticipated housing needs and market analysis for what is currently available. The City of Bend has a long record of working with local Realtors to assist potential homebuyers who are purchasing homes through any of the numerous affordable homeownership programs operated by the City of Bend. We hope to continue that coordination and cooperation in the future.
7	Agency/Group/Organization	Central Oregon FUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Oregon FUSE provides housing and case management to formerly chronically homeless in scattered housing sites throughout Bend. The City of Bend consults with the Program Manager and Board Chair regularly regarding efforts to expand capacity with a dedicated housing development and increased operational capacity. FUSE participated in the OHCS sponsored Supportive Housing Institute and seek further resources to build housing and increase services in Bend. City staff will continue consultations and support of Central Oregon FUSE efforts.
8	Agency/Group/Organization	Central Oregon Regional Housing Authority/Housing Works
	Agency/Group/Organization Type	Housing PHA Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Central Oregon Regional Housing Authority, DBA Housing Works, was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Executive Director, Housing Choice Voucher Director, and Real Estate Director) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by the Housing Works.
9	Agency/Group/Organization	Central Oregon Veteran and Community Outreach, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Oregon Veterans Outreach was consulted regarding homeless housing needs and Veterans housing needs. Central Oregon Veterans Outreach provides weekly outreach to all homeless camps in the region and provides services, such as water, food, tents, sleeping bags, coats, clothes, etc. to all homeless, not just veterans.
10	Agency/Group/Organization	Central Oregon Villages
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Oregon Villages was consulted regarding homeless housing needs. Central Oregon Villages manages temporary outdoor shelters for Bend community members experiencing houselessness.
11	Agency/Group/Organization	Central Oregon Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend consults regularly with Council on Aging of Central Oregon regarding senior needs. Council on Aging explored partnerships with the City to expand capacity to serve the elderly with access to communications with fellow community members, meals, and other resources.
12	Agency/Group/Organization	DAWNS House
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Bend consults regularly with DAWNS House regarding housing for women newly sober. Under the City's Safe Parking program, DAWNS House applied to manage 4 spots.

13	Agency/Group/Organization	Deschutes County Health Services
	Agency/Group/Organization Type	Services - Housing Services-Health Health Agency Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Deschutes County Health Services was consulted about lead-based paint strategy and needs. Deschutes County Behavioral Health Services was consulted on releases from institutions and barriers to housing for those with mental illness.
14	Agency/Group/Organization	Fair Housing Council of Oregon
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Fair Housing Council of Oregon was consulted and recruited to work in Central Oregon for assistance with Fair Housing Issues. Central Oregon does not have a local agency that is fully dedicated to Fair Housing issues. Fair Housing Council will be invited to provide education with any available administration resources.
15	Agency/Group/Organization	Family Access Network
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Access Network (FAN) works with tri-county students and families experiencing homelessness or at risk of homelessness. The City of Bend consults with the Bend school advocates on housing barriers, inadequate services (including digital divide), and necessities.
16	Agency/Group/Organization	Family Kitchen
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Bend consults with Family Kitchen because it provides meals to our most vulnerable community members experiencing homelessness or at risk of homelessness.
17	Agency/Group/Organization	Full Access High Desert
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend consulted with Full Access High Desert regarding housing and community development needs of those living independently with an intellectual and/or developmental disability.
18	Agency/Group/Organization	Hayden Homes
	Agency/Group/Organization Type	Housing Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bend consults with Hayden Homes regarding developmental barriers for affordable homeownership and affordable rental housing. Bend has worked with Hayden Homes the past year on a master plan and City annexation of a property which will provide 108 units of affordable rental housing and homeownership opportunities mixed with market rate housing.
19	Agency/Group/Organization	J Bar J Youth Services, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services-Employment Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	J Bar J Youth Services provides services to youth at risk of homelessness and youth experiencing homelessness. Opportunities that J Bar J offers youth served include education, employment skills training, and housing. Potential outcomes from consultation comprised the following (1) increasing services that generate greater employment opportunities for youth, (2) increasing affordable housing options, and (3) addressing criminal history barriers to housing.
20	Agency/Group/Organization	KOR Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend consulted with Kor Community Land Trust on increasing dedicated land for affordable housing in a community land trust model. This partnership increased homeownership opportunities for low- and moderate-income Bend households. Bend expects to maintain a relationship with Kor for future funding partnerships.
21	Agency/Group/Organization	Latino Community Association
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Latino Community Association was consulted through direct interviews. The City hopes that this consultation will improve the coordination efforts in three major areas: Increasing the number of minority home owners through existing and future programs, coordinating the needs of Latino families who reside in some of the area manufactured home parks, and increasing the number of affordable family rental units available.

22	Agency/Group/Organization	Legal Aid Services of Oregon
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend has provided funding and consulted with Legal Aid Services of Central Oregon on issues related to Fair Housing, substandard housing issues, and tenant rights. We continue to consult with Legal Aid of Central Oregon and utilized their services to address City Council regarding barriers to housing for those that make below federal poverty guidelines.
23	Agency/Group/Organization	Mosaic Medical
	Agency/Group/Organization Type	Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Community based health center that provides quality care for all regardless of circumstances. Consultation with Mosaic Medical discussed HUD designated low-moderate income areas and areas where Mosaic patients resided for future health center locations. Consultations also included discussions of a potential partnership with the local housing authority to develop affordable housing units above a medical clinic. Potential outcomes would be health centers located where low-moderate income patients reside.</p>
24	<p>Agency/Group/Organization</p>	<p>NeighborImpact</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>NeighborImpact was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Executive Director, Deputy Executive Director, Director of HomeSource, Director of Housing Stabilization) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically in realm of Homeownership and Homeless services.</p>

25	Agency/Group/Organization	Oregon Health Authority (OHA)
	Agency/Group/Organization Type	Services-Health Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oregon Health Authority's Lead Poisoning Prevention Program was consulted about lead-based paint strategy. OHA confirmed they are working with our Regional Housing Authority using address matching to verify that none of the publicly supported acquisitions and developments contain lead paint. OHA staff are the primary resource if lead-based is suspected in any residence.
26	Agency/Group/Organization	REACH OUT
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	REACH OUT supports individuals towards stability and independence through mobile case management and outreach.
27	Agency/Group/Organization	Saving Grace Imagine Life without Violence
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Saving Grace provides comprehensive family violence and sexual assault services and promotes the value of living life free from violence. Consultation with Saving Grace discussed how to expand services and the agencies staff capacity for increased services. Potential outcomes include the City's commitment to maintain an emergency shelter for survivors of domestic and sexual assault accompanied with technical assistance for expanding services.
28	Agency/Group/Organization	Shepherd's House
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bend consults with Shepherd's House as the operator of the Lighthouse Navigation Center for the City of Bend, which is a low-barrier shelter with supportive services.
29	Agency/Group/Organization	St. Vincent de Paul Society of Bend
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through both a written survey and direct interview, St. Vincent de Paul of Bend was consulted regarding services provided by this organization, both Housing and Food. It is hoped that continued coordination with St. Vincent de Paul can build upon the already positive partnership the City of Bend has regarding transitional housing that this agency provides.
30	Agency/Group/Organization	Thrive Central Oregon
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Thrive connects individual needs with community resources and assists connecting people to housing, physical and mental health services, employment, and basic needs. Consultation with Thrive included the most common barriers to housing, health services, and employment. Through City collaboration, Thrive can provide a stronger safety net, accelerating the connection for those in need to community services. A potential outcome that would greatly benefit those that seek Thrive services is an increase in housing options for single households.
31	Agency/Group/Organization	Volunteers in Medicine
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Through both direct contact and interview, Volunteers in Medicine was consulted regarding health care services that they provide for low-income Bend community members. Volunteers in Medicine continues coordination with the City of Bend to provide health services for the uninsured. Volunteers in Medicine seeks the City's assistance to address the social determinants of health that impact those served.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City of Bend broadened its reach to agencies and organizations with efforts to build relationships and develop an Equity Plan to supplement its Consolidated Plan, including sub-population specific organizations advocating for racial, ethnic and LGBTQIA2S+ groups. HUD is currently proposing rules for the Equity Plan and once it is incorporated into regulations, the City of Bend will update its Consolidation Plan. Unfortunately, many organizations and agencies did not have bandwidth for a relevant consultation. The Housing staff will work to foster better relationships with these agencies and organizations to have meaningful engagement in planning Bend’s community development.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Oregon Intergovernmental Council (COIC)	The City of Bend Consolidated Plan was coordinated with the annual Continuum of Care. The City coordinates closely with the Homeless Leadership Coalition (the regional Continuum of Care - CoC) and COIC (the CoC collaborative applicant).
Addressing Houselessness in Deschutes County	City of Bend	The City facilitated an Emergency Homelessness Task Force in partnership with Deschutes County to address the continuum of homelessness. The task force identified City and regional gaps in the continuum and recommended implementing actions to address the needs. Addressing Houselessness in Deschutes County (houselessindeschutes.org).
Strategic Work Plan 2023	Coordinated Houseless Response Office	The newly formed Coordinated Houseless Response Office serves all of Deschutes County and recently proposed this draft plan.
Regional Housing Needs Assessment	Central Oregon Intergovernmental Council	Many of the strategies and best practices identified in this assessment have been implemented or will be explored at the City of Bend.
Regional Housing Needs Analysis (House Bill 2003)	Oregon Housing and Community Services and the Department of Land Conservation and Development	These state organizations calculated the housing needs in each region for the next twenty years. Bend recognizes it will be a crucial community to meet the housing needs for Deschutes County.
Deschutes County Natural Hazards Mitigation Plan w	Deschutes County Sheriffs Office	Preserving our public infrastructure, supplying public services, and mitigating risk of harm to persons experiencing homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Bend regularly consults with the Oregon Housing and Community Services regarding housing needs, housing funding opportunities, coordination of funding for large projects, grant opportunities for both the City of Bend and the housing providers that the City coordinates with, and other community development and housing needs.

Additionally, the City regularly coordinates with the only adjacent government entity, Deschutes County, regarding needs of the houseless community and other community development projects. The City has partnered with Deschutes County on several affordable housing initiatives, including shelter acquisition and financing, homeless services, and urban growth boundary expansion for the purpose of affordable housing development.

Narrative (optional):

As Bend grows and gathers information for multiple City departments from community organizations and agencies, the City of Bend will work to streamline collecting relevant information and building meaningful relationships without creating greater burdens for community members and their service providers, advocates, and affordable housing developers.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	Eight hundred sixteen of Bend community members opted into Fair Housing survey.	Attached to Consolidated Plan.	All comments accepted.	No longer applicable.
2	Internet Outreach	Non-targeted/broad community	Seven applicants applied for funding through this process. Funding applications were available online in English, Spanish, and French.	None received.	None to address.	www.bendoregon.gov/affordablehousing

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Phone Outreach	Non-targeted/broad community	Statistically significant phone and text survey of a 400 household sample size.	Attached to Consolidated Plan	Limited to survey questions.	www.bendoregon.gov/councilagenda
4	Internet Outreach	Non-targeted/broad community	One-thousand two hundred and seventy-eight of Bend community members responded to an online survey.	Attached to Consolidated Plan	Limited to survey questions.	www.bendoregon.gov/councilagenda
5	Public Meeting	Non-targeted/broad community	One funding applicant appeared at the December AHAC meeting when their applications were discussed.	None received.	None to address.	www.bendoregon.gov/government/committees/affordable-housing-advisory-committee

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	Six funding applicants appeared at the January AHAC meeting when their applications were discussed.	None received.	None to address.	
7	Public Meeting	Non-targeted/broad community	AHAC members participated in the public hearing on the 2023-2027 Consolidated Plan.	Received written comment requesting the removal of zoning from the City's Comprehensive Plan.	All comments were accepted.	www.bendoregon.gov/government/committees/affordable-housing-advisory-committee
8	Public Meeting	Non-targeted/broad community	City Council approved the 2023-2027 Consolidated Plan.	None received.	None to address.	www.bendoregon.gov/councilagenda

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	Newspaper Ad	Non-targeted/broad community	None to address.	None received.	None to address.	https://www.bendbulletin.com/

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

While the data presented in this document point to the need for varying types of housing in Bend, the greatest need for our community lies with those transitioning from houselessness to permanent housing. Since 2018, houselessness has quickly become an urgent issue. The amount of emergency sheltered adults with children living in Bend has risen 165 percent and the unsheltered has spiked 373 percent. The existing shelters continue to operate and serve the houseless populations, but additional shelter facilities, beds and services are needed to assist the growing populations of the houseless. The City of Bend purchased three properties in 2022 to add 178 shelter beds to our community. Two of the properties are for permanent use and the third one is for temporary use. The City of Bend administers state and federal funds to support their operations, and our social services partners manage and operate the facilities. The three new shelters are low-barrier shelters which have less restrictions for entry, making the shelters accessible for a greater number of people. Lastly, Bend is lacking in the availability of rental properties and the cost to rent is increasing. Households are paying a greater portion of their income to maintain housing and the lowest income households are disappearing from the local housing market altogether.

The solution to houselessness is attainable housing but the City must continue to serve the houseless with managed camping programs, safe parking, emergency shelters, and transitional housing units. Rental housing is difficult to find and afford. Data from the Oregon Housing and Community Services' March 2021 report on [Implementing a Regional Housing Needs Analysis Methodology in Oregon](#), predict Bend will underproduce more than 4,000 housing units over the next 20 years. Due to the current underproduction of market rate housing, middle-income housing, and affordable housing in Bend, rents outside of deed-restricted affordable housing are often too high for low- and moderate-income households. Consequently, households remain cost burdened if they can find a housing option or willing to rent substandard housing.

Homeownership for low and moderate-income households has also become more difficult. According to the January 2023's Beacon Report, median home prices in Bend have approximately doubled since 2015. The dramatic increase in home prices coincides with the increased land costs. The Federal Housing Finance Agency reported that in Bend's 97702 zip code, land value per acre increased 257 percent from \$158,400 per acre in 2012, to \$564,900 per acre in 2019.

Recent HUD CHAS data when comparing with the historical data, show that Bend's housing problems are trending away from the lowest income earners and impacting higher income earners. This is apparent in the community, where the lowest income individuals are unable to afford to live in Bend, many ultimately exiting the housing market. The City of Bend Community Perceptions Survey completed

in December 2022 reinforced that homelessness and affordable housing are the top two concerns of the community.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Bend has numerous housing needs, but the two most identified issues, based on input received from community agencies and citizens and supported by available data, are houselessness and the lack of affordable rental housing. Combine this with an economy that has a significant percentage of employment in the services and leisure industry, with a low wage structure, and Bend has significant challenges to meet the demand for housing to serve low-to-moderate wage earners. The lack of buildable land for development has increased land prices, which in turn is also pricing many low and moderate-income individuals out of the homeownership market.

According to the January 2023 Beacon Report, housing prices have increased 111 percent since 2015, and the market continues to be competitive with low inventories. It is projected that while housing prices will moderate, they will not decrease significantly in the next 12 months. In addition to the barriers of a high prices and limited housing supply, higher mortgage rates require raising mortgage payments, limiting what homebuyers can afford. Without an available and affordable home to purchase, they must choose between residing in unaffordable rentals, doubling up, or leaving the area altogether.

Bend has a lack of affordable and available rentals for families and for individuals. Wait lists for new or naturally occurring affordable housing can be as short as 3 months, but subsidized housing wait lists average 2-3 years. Most are capped at 5 years. In addition, if one is able find an apartment to rent, average Bend wages do not support the average cost of rent. Oregon Housing and Community Services reports that an average renter in Bend must work sixty-four hours per week at minimum wage to afford a 2-bedroom apartment. In fact, since 2009, rent has increased by 91 percent, while wages have only increased by 40 percent. Up For Growth’s 2022 Housing Underproduction report shows that in the United States, Bend’s MSA is ranked #9 for inadequate production of housing, with a shortage of over 6,000 units. Pair the shortage with inadequate wages and a population that has increased 31 percent since 2010, and the result is a stressed and cost burdened housing market.

Demographics	Base Year: 2010	Most Recent Year: 2021	% Change
Population	74,327	97,042	31%
Households	31,596	40,158	27%
Median Income	\$53,006.00	\$74,253.00	40%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2006-2010 American Community Survey
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,845	3,855	7,250	3,395	19,970
Small Family Households	895	1,360	2,455	1,240	9,720
Large Family Households	160	180	295	135	1,315
Household contains at least one person 62-74 years of age	940	785	1,770	730	5,115
Household contains at least one person age 75 or older	580	785	1,120	430	1,330
Households with one or more children 6 years old or younger	725	695	965	490	2,740

Table 6 - Total Households Table

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source Comments:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	260	90	155	30	535	0	0	0	15	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	20	0	55	0	0	55

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	35	130	0	200	20	50	70	15	155
Housing cost burden greater than 50% of income (and none of the above problems)	1,735	1,285	570	20	3,610	735	650	845	125	2,355
Housing cost burden greater than 30% of income (and none of the above problems)	105	535	1,870	335	2,845	130	455	1,015	400	2,000
Zero/negative Income (and none of the above problems)	250	0	0	0	250	290	0	0	0	290

Table 7 – Housing Problems Table

Alternate Data Source Name:
 HUD CHAS 2015-2019
Data Source
Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,140	1,945	2,720	410	7,215	885	1,215	1,935	555	4,590
Having none of four housing problems	210	140	695	1,040	2,085	75	555	1,900	1,385	3,915
Household has negative income, but none of the other housing problems	250	0	0	0	250	290	0	0	0	290

Table 8 – Housing Problems 2

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source

Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	170	695	865	25	195	450	670
Large Related	0	100	35	135	0	15	95	110
Elderly	90	75	445	610	85	190	400	675
Other	15	225	745	985	15	55	110	180
Total need by income	105	570	1,920	2,595	125	455	1,055	1,635

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source

Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	595	670	250	1,515	255	210	280	745
Large Related	45	15	0	60	70	0	25	95
Elderly	445	315	170	930	305	400	374	1,079
Other	730	375	185	1,290	130	45	170	345
Total need by income	1,815	1,375	605	3,795	760	655	849	2,264

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source

Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	35	130	0	200	20	105	60	15	200
Multiple, unrelated family households	0	0	0	0	0	0	0	10	0	10
Other, non-family households	0	0	0	20	20	0	0	0	0	0
Total need by income	35	35	130	20	220	20	105	70	15	210

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source

Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	610	380	490	1,480	115	315	475	905

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

The 2017-2021 American Community Survey (ACS) 5-year estimate reports that there are 5,889 single person households in Bend, which is a 37 percent decline from the 2013-2017 ACS estimate of 9,422 households. Furthermore, there are 2,287 single person households under the age of 65, a marked decline of 57 percent from last estimates of 5,531 households. This is concerning, as the population under 65 comprises most of the workforce, and declining numbers relate to local business’ struggle to find and retain employees in a region heavily reliant on tourism to fund the local economy. Workers struggle to find and maintain affordable housing, eventually leaving the area, seeking alternative living arrangements such as living with roommates, or even transitioning to homelessness.

The number of single persons who need housing assistance is a considerable portion of this population. Wage increases that hospitality workers and services employees may gain are offset by rising rents. High rent costs combined with low wages result in a need for subsidy and public support for basic needs from government agencies and nonprofits.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The 2017-2021 ACS 5-year estimate reports that there are an estimated 9,451 people living in Bend with a disability, or 9.8 percent of the population.

Quantifying the number and type of families who are victims of domestic violence, dating violence, sexual assault, and stalking is challenging due to the secretive nature of domestic violence and the fear victims typically exhibit in revealing their status. In 2022, Saving Grace sheltered 134 individuals who were victims of domestic violence and/or sexual assault in need of housing. The City of Bend Police Department publishes statistics regarding “crimes against people”, which includes rape, murder, and assault, but it is not possible to break the conglomerate totals down by category. In 2022, there were 1,354 “crimes against people” reported, an increase from 1,286 in 2021 and 1,163 in 2020.

What are the most common housing problems?

Lack of available housing. As mentioned previously, the Bend-Redmond MSA is ranked #9 in the United States for inadequate production of housing, with a shortage of over 6,000 units. Home purchase has become out of reach due for most of the workforce. This further increases the demand for rentals as potential buyers are priced out and compete for the limited number of available rental units.

Cost burden. Housing costs have increased 111 percent since 2015, yet wages have only increased 40 percent. Data trends show low-income households are shifting away from spending more than 30 percent of their income on housing to spending more than 50 percent of their income on housing, both in renters and owners. This trend is also seen in the elderly population, suggesting that the elderly have greater cost burden as their fixed incomes now cover less of rising housing costs.

The cost burden data also shows a 28 percent decrease in the total number of households experiencing cost burden over time. Specifically, there is a 53 percent decrease of households with cost burden less than 30 percent, but only a 14 percent increase in households with cost burden less than 50 percent. In 2018, Josh Lehner with the Oregon Office of Economic Analysis reported that new households in Bend were predominately wealthy and from out of the state – retirees, moderate/higher income, college graduates. These new community members enter the limited housing market, leaving even fewer affordable options for lower income persons. At the same time, according to the 2022's Point in Time Count, the total number of houseless community members in Bend has increased 274 percent since 2018, and a majority of these resided in Central Oregon before becoming houseless.

Considering all these factors, the decrease in the number of cost burdened households over time is most likely due to the influx of educated middle-income earners combined with lower-income earners leaving the area, choosing alternative living arrangements, or entering houselessness.

Rising trends of substandard housing in lower AMI renters. HUD defines substandard housing as lacking the following: complete plumbing, complete kitchen facilities, sewage removal that is hooked up to a public system, connection to public or well water systems, and heating fuel (or uses heating fuel that is wood, kerosene or coal). Data trends show that the number one increase in housing problems for low-income renters is substandard housing. Moderate-income households see the greatest impact, with a 288 percent increase in substandard housing problems since the last Consolidated Plan. Using CHAS data to determine the age of housing where low- to moderate-income households live, 42 percent live in homes built in 1980 or earlier. This may suggest 2 things: older properties have already been repaired, or newer construction is now need of repair (20+ years old). All of this suggests that the lower income renters are paying more for less quality of housing.

Crowding. HUD defines crowding as having more than 1.01 people per room. Crowding occurs when housing is unavailable or unaffordable. New households fail to form, and instead, more people (related or unrelated) choose to share a single home.

According to HUD, severe overcrowding occurs when a household has more than 1.5 people per room. When compared to the previous Consolidated plan, the greatest increase in severe overcrowding is seen for owners in the 30-50 percent of the AMI and not renters or other AMI levels. Newly trending is an increase in multiple-unrelated (non-family) household crowding. This parallels with community reports of homeowners renting out rooms to individuals or families to assist with mortgage payments.

Are any populations/household types more affected than others by these problems?

Regarding all the problems outlined above in Tables 3 through 7, the household type affected most are renters from single family, specifically small, related households (2 related people) and households classified as “other” (non-related people living together).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Characteristics and needs of low to moderate-income individuals and families with children in the at-risk categorization of homelessness are very similar to single person households. Heads of Household are generally female. Their needs are steady living wage employment with reliable and adequate transportation. Many lower wage jobs are not Monday through Friday, nine to five, and therefore childcare is limited, especially if a child has a disability or special needs. This demographic generally possesses a lower level of education, some post-secondary but without degree or certification. The most pressing and largest barrier to overcome for this population is affordable and available housing.

The availability of housing priced within the Fair Market Rent (FMR) from HUD for this area continues to be almost non-existent, especially for one- or two-bedroom units. This is important to anyone receiving rental assistance since the FMR dictates what HUD will pay. Additionally, the history some of the clients possess (such as a prior eviction or losing housing) make it almost impossible for them to secure housing. Housing Works, the local housing authority, reports 5 percent of Housing Choice Vouchers in Central Oregon are unused because of the inability to lease up in the current market.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Bend considers the broader definitions of homeless under the McKinney-Vento Homeless Assistance Act the best definition of at-risk population(s) because it includes precariously housed persons. Bend La Pine Schools partners with the Family Access Network to assist self-identified households with needs. Bend consulted with the Family Access Network on the characteristics of

households served through their organization and the housing barriers reported from the households served.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The major housing characteristics that cause instability and increased risk of homelessness are economic in nature. As found in previous PIT Counts, economic reasons continue to be the number one reported cause for homelessness. The COVID-19 pandemic heavily affected a large population of low-income workers as they experienced periods of unemployment and job insecurity. Pairing lost wages with the ever-increasing housing costs in Bend, housing instability and the risk of homelessness have dramatically increased in Bend.

Discussion

Bend's housing market is limited, expensive, and pushing out the lowest income earners.

Bend's population is growing, attracting wealthy retirees and educated higher-income earners. As they move to Bend, they compete with other community members in a tight housing market that has been underbuilt for years. At the same time, housing costs have risen dramatically, increasing cost burdens on the lowest income earners. Many of these low-income households have exited the market altogether as living becomes unaffordable. Some may have moved out of the area, but an increase in crowding and homelessness suggests many have either moved in with others or transitioned into homelessness.

A rise in substandard living conditions in low-income renters has been identified. With few affordable rental alternatives available, many accept these conditions out of fear of eviction or repercussion.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section evaluates the prevalence of four housing problems: "1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%."

For comparison, racial and ethnic demographics from ACS' 5-year estimates for 2017 show that Bend is 86 percent white, 0.6 percent Black, 1.8 percent Asian, 0.3 percent American Indian, 0.1 percent Pacific Islander, and 9.1 percent Hispanic. At first glance of the data table below, the raw numbers parallel Bend's racial demographic spread and suggest that housing need is not

disproportionate to race or ethnicity. However, when calculating disproportionately greater need with HUD’s recommended calculation, we see multiple racial groups experience a disproportionately greater need.

For reference, HUD provides a calculation for evaluating disproportionately greater need:

Jurisdiction as a whole (has one or more of four housing problems) = $(3,020)/(3,020+825)=$
78.54 percent

Hispanic (has one or more of four housing problems) = $385/(385+0)=$ 100.00 percent

To be considered as having disproportionately greater need, the percentage of a specific racial or ethnic group in one category of need must be 10 percent or higher than the percentage of persons in the category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,020	825	0
White	2,410	805	0
Black / African American	0	0	0
Asian	65	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	385	0	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

Data Source Comments:

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,155	695	0
White	2,630	670	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	315	20	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,660	2,595	0
White	4,180	2,310	0
Black / African American	0	0	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	410	250	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	960	2,435	0
White	810	2,100	0
Black / African American	0	0	0
Asian	125	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	280	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

CHAS data imported for 2015-2019 could not provide the data for “Household has no/negative income, but none of the other housing problems.” The column reflects this shift with the absence of data.

When comparing HUD’s Comprehensive Housing Affordability Strategy (CHAS) data from 2011-2015 with the CHAS data from 2013-2017 in Table 5 of the subsequent Housing Market Analysis, the number of housing units available decreased for low- and moderate-income households. According to the CHAS information, Bend lost 1,600 affordable rental units and 678 affordable homeownership units. Because affordable housing development increased in the area during this time, this indicates a decline of naturally occurring affordable housing. With less affordable housing options, more households may experience greater housing problems. If there are greater racial and ethnic populations experiencing housing problems, then increased landlord-tenant law and fair housing law education efforts can be held for those populations. Moreover, increased deed restricted affordable housing is necessary for greater housing choice and to replace the lost naturally occurring affordable housing.

Based on calculations for disproportionately greater need, Table 9 through 12 identified two subpopulations. These tables recognized Asian and Hispanic populations with disproportionately greater need in having one or more of the four housing problems than the jurisdiction as a whole. Hispanic households experienced greater housing problems at 0-50 percent AMI levels and Asian households experienced greater housing problems at 50-100 percent AMI levels. Considering that the top two housing needs identified across all groups is cost burden, followed by a rise in substandard housing, it can be interpolated with some confidence that these are the same disproportionately greater needs identified for the Asian and Hispanic population.

The City of Bend has established relationships with the Hispanic population and engages regularly through input sessions (such as Welcoming Week) and ongoing events. Through these community relationship developments, small pockets of housing have been identified where the occupants are predominately Hispanic, including several mobile home parks and a small apartment complex. The units in these developments are older, not well maintained, and often have multiple families living in one unit. It is reasonable to assume that the renters experience cost burden and substandard conditions.

Bend will need to support continued and strengthened community relationship building to better understand the disproportionate needs for its Asian community members. The City may need to consider greater incentives for deed restricted middle-income housing to increase housing choice for households above 80 percent AMI and address the disproportionate housing problems Asian households experience at these AMI levels.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section evaluates more severe housing problems. These more severe problems are “1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%. “

As stated previously, the data in the table below reflect the general racial and ethnic demographics of Bend. However, when looking at disproportionately greater need calculations (refer to the sample calculation in the introduction of NA-15 above), we see the same two racial groups with elevated needs.

Referring to all the reasons mentioned above in section NA-15, it is likely that the top severe housing problem experienced in this data set is cost burden, followed by substandard conditions.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,785	1,060	0
White	2,200	1,020	0
Black / African American	0	0	0
Asian	70	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	25	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,170	1,685	0
White	1,905	1,395	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	205	255	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	5,485	0
White	1,415	5,075	0
Black / African American	0	0	0
Asian	15	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	295	355	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	3,170	0
White	215	2,695	0
Black / African American	0	0	0
Asian	0	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	295	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

HUD CHAS 2015-2019

CHAS data imported for 2015-2019 stated that the 'Cost burden cannot be computed, none of the above problems' is combined with the 'has none of the 4 housing problems' category. The column reflects this shift with the absence of data.

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Like the discussion above in section NA-15, both Hispanic and Asian households experience a disproportionate greater need regarding severe housing problems. Tables 13 through 16 demonstrated a greater occurrence of severe housing problems in households at 0-30 percent AMI and 50-80 percent AMI. Increased deed-restricted affordable housing development will provide greater housing choice for households experiencing severe housing problems. Although data indicates reports of substandard housing, the greatest housing problem is cost burden.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing cost burdens are significant in Bend, and the trend is that those burdens will continue to be a considerable challenge for Bend community members, with low and moderate-income households facing the worst of the crunch. Rising rent, competitive wait lists, and lower wages exacerbate the impacts. With high interest rates and record home prices, we can expect cost burdens to continue to be a challenge experienced by families and individuals in need of affordable housing.

Regretfully, any available data, either from the HUD supplied CHAS Data (2015-2019) or the 2017-2021 ACS Data from the Census Bureau, are out of date and not necessarily relevant to the current situation. Data can show historic trends, but truly doesn't represent the present conditions due to the very rapid growth Bend has faced for a number of years.

Again, at first glance, the data in the table below reflects the general racial demographics of Bend. However, when utilizing disproportionately greater need calculations (refer to the sample calculation in the introduction of NA-15 above), we again see that every racial and ethnic group other than White have disproportionately greater needs with housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,625	5,970	5,680	425
White	22,300	5,599	5,530	625
Black / African American	25	25	0	0
Asian	310	165	65	0
American Indian, Alaska Native	205	0	0	0
Pacific Islander	40	0	0	0
Hispanic	1,255	230	740	100

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

HUD CHAS 2015-2019

Data Source Comments:

Housing cost burden									
	<30	DP Need %	30-50	DP Need %	>50	DP Need %	no income	DP Need %	Total from this chart
Jurisdiction as a whole	22625	65.20%	5970	17.20%	5680	16.37%	425	1.22%	34,700
White	22300	65.00%	5955	17.36%	5430	15.83%	625	1.82%	34,310
Black / African American	25	50.00%	25	50.00%	0	0.00%	0	0.00%	50
Asian	310	57.41%	165	30.56%	65	12.04%	0	0.00%	540
American Indian, Alaska Native	205	100.00%	0	0.00%	0	0.00%	0	0.00%	205
Pacific Islander	40	100.00%	0	0.00%	0	0.00%	0	0.00%	40
Hispanic	1255	53.98%	230	9.89%	740	31.83%	100	4.30%	2,325

Disproportionate Need - Housing Cost Burden

Discussion:

Based on calculations for disproportionately greater need, multiple subpopulations experience a disproportionately greater need. Please refer to the supplemental chart above.

The subpopulations experiencing a disproportionate greater need regarding housing cost burden include community members who identify as Asian, Hispanic, Black, and American Indian / Alaska Native. As expected, there is a greater proportion of households under 50 percent AMI experiencing a housing cost burden. American Indian, Alaska Native and Pacific Islander households experience a greater disproportional cost burden at 30 percent AMI; Black/African American, and Asian households experience a greater disproportional cost burden at 30-50 percent AMI, and Hispanic households experience a greater disproportional cost burden above 50 percent AMI.

In general, when comparing these results with calculations from historic CHAS data, more racial groups identified as having disproportionately greater need with this current evaluation, and groups that did not have disproportionately greater needs identified previously now appear. This suggests that the impact of housing cost burden is growing in impact and disparity amongst non-white racial and ethnic groups.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Yes, all racial and ethnic groups have been identified with disproportionately greater need than the income category as a whole, at varying income (AMI) ranges.

If they have needs not identified above, what are those needs?

The sections above discuss all known needs.

Continued relationship building will be required to identify additional needs not previously identified. This includes relationships between the City and the community, but also includes relationships between community non-profit partners and the community.

NA-35 Public Housing – 91.205(b)

Introduction

Housing Works, the regional housing authority, assists Central Oregon families and individuals in obtaining quality, affordable housing options and more. They provide access to well-maintained rental communities, homeownership opportunities, and rental assistance. Housing Works leverages public and private funding obtained through innovative partnerships to create housing opportunities that fill community-defined needs.

While Housing Works does not own “public housing” as defined by HUD, Housing Works operates a significant portfolio of 616 units in Bend (an increase from 546 units in the previous Consolidated Plan). These consist of: 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or low Income Housing Tax Credits which serve a particular target market; and 2) housing that is subsidized on an ongoing monthly basis through various government programs, aimed at serving the lowest income community members. Housing Works maintains their properties in excellent condition.

Each Housing Works property maintains its own waiting list for prospective tenants. These lists vary by property and program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	640	34	606	47	16	129

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Housing Works Data

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	15,595	14,951	18,109	18,862	10,458
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	3	4	3	2	4
# Homeless at admission	0	0	0	511	69	329	93	20
# of Elderly Program Participants (>62)	0	0	0	464	18	388	58	0
# of Disabled Families	0	0	0	770	46	670	47	7
# of Families requesting accessibility features	0	0	0	1,135	0	1,032	18	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	59	12	47	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Works Data

Data Source Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,942	228	2,173	114	94	333
Black/African American	0	0	0	113	4	89	6	8	6
Asian	0	0	0	17	1	15	0	0	1
American Indian/Alaska Native	0	0	0	150	17	100	3	5	25
Pacific Islander	0	0	0	28	0	27	0	0	1
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Works Data

Data Source Comments:

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	335	21	270	11	6	27
Not Hispanic	0	0	0	2,799	221	2,039	113	94	331
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Works Data

Data Source Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Central Oregon Regional Housing Authority, dba Housing Works, no longer operates a Non-Elderly Disabled (NED) waiting list. There are 1,060 applicants on the 2023 Housing Choice Voucher wait list that identified as disabled. Housing Works has identified the need for one- and two-bedroom units as the top need for disabled tenants or applicants.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There are 2,447 applicants on the Housing Choice Voucher waiting list, 1,955 of which are from within Central Oregon.

The most immediate needs of Bend tenants in Housing Works properties or Bend voucher holders are available affordable units that do not exceed voucher allotments. Along with available housing, it is also difficult for low-income households to secure the up-front costs (screening fees, first and last month's rent and security deposit) associated with obtaining housing. Housing Works occasionally provides rental deposit assistance but only for tenants they are supporting.

How do these needs compare to the housing needs of the population at large

These needs are comparable to what is seen in the population at large. However, those with higher incomes have a greater chance of obtaining housing due to the ability to afford higher rents in an increasingly competitive rental market.

Discussion

Less than half of the available 1,130 vouchers utilized in the Central Oregon Region are in Bend. Those with financial assistance from Housing Works cannot find units in Bend at the Fair Market Rent level that HUD determines and cannot afford to pay the difference between their voucher and the total amount of rent. Consequently, vouchers in the region are underutilized.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Shelters in these conversations are defined as either ‘low-barrier’ shelter or ‘high-barrier’. Low barrier shelters encourage homeless individuals to seek resources by eliminating obstacles and requirements for entry, whereas ‘high-barrier’ shelters, also referred to as abstinence-based or dry shelters, do place requirements on their guests for entry.

Typically, there is not a single reason individuals or families become houseless. Rather, homelessness appears to be the result of a cumulative series of risk factors and events, combined with several underlying systemic and environmental conditions that increase the probability of homelessness. These risk factors and vulnerabilities became significantly more evident during the COVID 19 pandemic, and the on-going effects of the pandemic will continue to shape the homeless community and the City’s response.

Risk factors may include:

- Poverty
- Physical disability or mental illness or addiction
- Difficult childhood history like fetal alcohol syndrome and abuse
- Time in foster care
- Family conflict
- Lack of supportive relationships
- Lack of education
- Sexual orientation
- Gender identity

None of these factors by themselves or in combination means certain homelessness. However, the higher presence of risk factors increases the probability of homelessness when they are met with a triggering event. Triggering events are those events that cause the loss of housing.

These can include:

- Financial crisis, particularly job loss or layoff
- Moving for economic or social opportunity
- Health crisis or emergency
- Family conflict (domestic violence, estrangement)
- Landlord/roommate conflict
- Unchecked addiction and/or mental illness
- Justice system involvement

Once people lose their housing, they can quickly become stuck in a system of multiple, cumulative barriers that make regaining housing extremely difficult. And the most vulnerable - those with the greater combination of risk factors – can get stuck and become chronically homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	199	388	587	127	45	183
Persons in Households with Only Children	2	8	10	3	2	183
Persons in Households with Only Adults	152	370	522	88	48	365
Chronically Homeless Individuals	20	27	47	14	7	365
Chronically Homeless Families	8	2	10	0	4	365
Veterans	17	5	22	0	5	365

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	5	5	10	5	6	90
Persons with HIV	4	0	4	1	7	90

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
Point in Time Homeless Count
Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

HUD defines chronic homelessness as “an individual or family that is homeless and resides in a place not meant for human habitation, a safe haven, or in an emergency shelter, and has been homeless and residing in such a place for at least 1 year or on at least four separate occasions in the last 3 years.” The statutory definition also requires that the individual or family has a head of household with “a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from a brain injury, or chronic physical illness or disability.”

The Central Oregon Homeless Leadership Coalition (HLC) counted those self-identified as chronically homeless throughout the region for the night of January 24, 2022, including Crook, Deschutes and Jefferson County and the Confederated Tribes of Warm Springs. Data included here is specific to Bend alone unless otherwise specified and does not necessarily reflect the overall conditions of the entire region.

Of the persons counted in the January 24, 2022, PIT Count;

- A total of 1,119 were counted as homeless
- This is 17 percent more than last year and 274 percent more since 2018
- 68 percent were unsheltered
- 52 percent were families with children
- 65 percent have lived in Central Oregon for more than 3 years
- 60 percent have been homeless for more than 12 months
- Central Oregon continues to see that people of color experience homelessness at a greater rate than the white community
- 5.3 percent reported becoming homeless as a direct result of the COVID-19 pandemic.
- The number of houseless veterans was 22.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	314	662
Black or African American	11	46
Asian	2	5
American Indian or Alaska Native	22	26
Pacific Islander	3	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	90	127
Not Hispanic	262	616

Alternate Data Source Name:

Point in Time Homeless Count

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The unsheltered chronically homeless, families, veterans, and unaccompanied youth within the tri-county region and described above are all in need of housing. Within Bend specifically, 1,119 individuals self-identified as either (1) sheltered or (2) unsheltered.

According to the 2022 Point-In-Time Count, a total of 587 persons were from families with children, a total of 522 were from families with only adults, and a total of 10 were single children alone. Of those experiencing homelessness for the 2022 count, only 22 were veterans. The area benefit for veterans is greater than that of those who are not veterans and as noted above, specific veteran housing options may have impacted the population. Breaking down the demographic into these specific areas does not disqualify the greater picture of a lack in affordable, unoccupied units in the open rental market.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on the 2022 PIT Count for Bend, 89 percent of those that self-identified as white, 5 percent as Black, 1 percent as Asian, and 4 percent self-identified as American Indian or Alaskan Native.

Only 20 percent self-identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Bend’s houseless population is diverse. The population range in ages, living situations, and household make up vary greatly. According to Bend’s 2022 PIT Count, 766 persons identified as unsheltered and currently, Bend shelters have the capacity to shelter 382 persons per night. As previously noted, the City

of Bend identifies the shortage of available beds for the unsheltered as a major priority, with more beds becoming available in 2023.

Houseless individuals consistently report to City staff that there is a lack of shelter beds and types. Multiple people advocated for campgrounds geared to tent and RV camping with basic services. People reported the desire to house themselves in their own tents and vehicles in a professionally managed site with services like water, electricity, and bathrooms rather than facilities that did not meet their needs due to capacity or other programmatic requirements.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups include:

- The elderly;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities; and
- Persons with mental illness and substance abuse disorders

Individuals with extremely low and very low incomes are also considered a special needs group by many policymakers and advocates. Because the needs of this group are given attention in other sections of this plan, low-income populations are not included here as a specific special needs group.

Describe the characteristics of special needs populations in your community:

The Elderly -- According to 2017-2021 ACS 5-Year Estimates, there were 15,619 persons over the age of 65 living in Bend, a 73 percent increase over the 2010 total of 9,011. The elderly made up 16 percent of the City's population in 2021, a slight increase from the 12 percent of the population estimated in 2010. This increase is due to the Baby Boomer population reaching the age of 65 in 2011 and beyond.

Persons with Developmental Disabilities -- According to the Developmental Disability Act, a developmental disability is a severe, chronic disability that begins any time from birth through age 21 and is expected to last for a lifetime. Developmental disabilities may be cognitive, physical, or a combination of both.

Persons with Physical Disabilities --The Census Bureau collects data on disability primarily through the American Community Survey (ACS). The disability data includes persons with (1) hearing difficulties, (2) vision difficulties, (3) ambulatory difficulties, (4) cognitive difficulties, (5) independent living difficulties,

and (6) self-care difficulties. According to the ACS data (2017-2021 5-year estimate), approximately 9.8 percent of Bend's population have one or more of these six disability characteristics.

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Persons with Mental Health Issues. The National Institute of Mental Health estimates that one in five U.S. adults live with a mental illness and includes mental, behavioral, or emotional disorders. The Central Oregon Health Data for 2020 reports that in Deschutes County, 23.8 percent of 8th graders and

42.9 percent of 11th reported that they felt sad or hopeless every day for two or more consecutive weeks. More alarming is that 4.8 percent of 8th graders and 7.6 percent of 11th graders reported attempting suicide. The assessment also reported 14.1 percent of Deschutes County adults stated that their mental health was not good for 14 or more days in the past month. Deschutes County reports an alarmingly high teen suicide rate compared to similarly-sized areas. All aspects have increased since the last review of data.

Persons with Substance Abuse Issues. The Central Oregon Health Data for 2020 reported that for every 100,000 persons in Deschutes County there were 7.8 drug-poisoning deaths. In Deschutes County, 6.1 percent of 8th graders and 23.8 percent of 11th graders reported drinking alcohol in the last 30 days. In addition, 2.9 percent of 8th graders and 21.7 percent of 11th graders reported using marijuana in the last 30 days.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include independent living, congregate living, assisted living facilities, and nursing homes. Unfortunately, securing certain HUD financing for elderly housing has been challenging as the City drafts this Consolidated Plan.

For the Disabled Population (both physical and those with Developmental Disabilities), housing is a major concern. In 2022, the federal benefit rate for Supplemental Security Income (SSI) was \$841 for an individual and \$1,261 for a couple. The average rent for a modest one-bedroom unit in Bend is greater than an individual or couple reliant on SSI could afford. In many cases, the rent surpasses all total income the fixed income tenant(s) receive. Many non-elderly people with disabilities are facing limited housing options and are forced to live in homeless shelters, public institutions, nursing homes, overcrowded homes, or with aging parents.

Supportive Needs for senior and special needs populations do at times intersect. Access to transportation is always a priority for populations that may have mobility issue, and in some cases, these populations are the same (senior and disabled). The Bend Senior Center was renovated and expanded to 34,000 square feet in 2021, creating additional opportunities for seniors to socialize, recreate, and exercise. Supportive counseling and other guidance for both seniors and developmentally disabled individuals will continue to be a need, as identified by both survey results and through response at public meetings.

Deschutes County Behavioral Health has an in-house rental assistance program called Foundations. This rental assistance program has 30 slots to provide rental assistance and treatment supports to individuals, with the goal of maintaining and preserving an individual's current housing. There is a waitlist, and demand varies. As of March 2023, the current waitlist is short. Deschutes County Behavioral

Health has identified the shortage of available low-income housing as the top barrier to using this funding.

An ongoing concern is an inadequate supply of emergency shelter beds for persons suffering from addiction or mental illness. In recent years, several new or expanded facilities offer services to persons suffering from addiction and mental illness:

- **The Lighthouse Navigation Center**, a low-barrier shelter that opened in 2022, helps clients transition off the streets and into housing. The Center allows participants to bring their partners, pets and some of their possessions into the program, and sobriety is not required for entry. It uses individualized and intensive supportive services, in conjunction with multiple service providers, to meet with clients in a single, accessible location. The City of Bend owns the facility and funds shelter operations through multiple funding sources.
- **The Deschutes County Stabilization Center (DCSC)** serves children and adults who need short-term, mental health crisis assessment and stabilization, but do not require the medical capabilities of an acute care hospital or longer-term residential care. The Stabilization Center provides a wide array of crisis services to community including crisis walk-in appointments, adult respite services, Forensic Diversion Programs, peer support, and more. The City is a partner in the Stabilization Center.
- **DAWNS House** provides support to displaced women who are recovering from addiction and alcoholism through structured, guided, sober transitional housing. DAWNS House operates three homes in Bend with 20 beds and is one of only two public sober living facilities for women in Central Oregon.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In Bend, nine individuals are housed through the Oregon Housing and Opportunities in Partnership program, which assists persons with HIV/AIDS in obtaining and maintaining housing. Another six individuals that have identified that they have HIV/AIDS are currently awaiting housing. That said, there are no clear estimates of the HIV/AIDS infected individuals living in Bend.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

The special needs populations in Bend all face unique housing and community development needs. They require varying degrees of supportive services and are likely to have varying degrees of success living independently. Many of these individuals have low incomes and will need subsidized housing and other services. Among the priority needs described in the section, the following emerge consistently:

- As is true for Bend’s population, affordable housing is a significant issue for members of these populations. For individuals living on fixed, service, or leisure industry wage incomes, it is exceedingly difficult to afford housing in Bend.
- Within the broader context of affordable housing, specific housing types are consistently identified as needed. These included transitional housing and housing with supportive services for individuals with developmental disabilities, mental illnesses, substance abuse problems or other needs.
- Transportation remains a substantial need, as special needs populations have difficulties getting around Bend. The transit system is not owned or operated by the City.
- Finally, supportive services for seniors and people with disabilities, mental illnesses and substance abuse problems historically have been easy targets for budget cuts at the state and federal level, yet individuals in each of the priority special needs populations continue to have increasing service needs. While the community’s special needs population may be eligible for services, such services may require travel over mountain passes to access.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

There were several public facility needs identified through surveys, interviews with key people and through the public meeting process. Those identified were:

- Non-profit service facilities
- Transportation Improvements, and
- Community Center facilities
- A new or expanded City Hall
- Transportation and transit infrastructure

How were these needs determined?

There were numerous methods utilized to determine public facility needs. Among these methods were:

- City of Bend Community Perceptions Survey, a statistically valid survey completed in 2022 with 400 phone surveys and 1,278 online surveys,
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, Oregon Housing and Community Services, the City of Bend Planning Commission, the Homeless Leadership Coalition, the City of Bend Affordable Housing Advisory Committee, and Deschutes County among others,
- A public hearing before the City of Bend Affordable Housing Advisory Committee (AHAC),

- A series of public meetings over 12+ months at regular AHAC public comment sections, as well as other City of Bend committees (Planning Commission, Economic Development, etc.).

Describe the jurisdiction’s need for Public Improvements:

Public Improvements identified for Bend were:

- Revitalization of the 3rd Street Corridor and surrounding areas (the “Central Area”);
- Remedies for congestion and neighborhood safety in every part of the city. Transportation Bond Measure 9-135 was passed in 2022, and all projects will be completed within 10 years;
- Replacement of failing septic systems with sewer service;
- Ongoing Street Maintenance;
- Accessibility Improvements for areas lacking curb cuts, and, most significantly; and
- Improve City sewer, stormwater, transportation and water infrastructure to keep pace with community needs.

How were these needs determined?

As with the determination of needs for Public Facilities, there were several methods utilized to assess Public Improvement needs. Among these methods were:

- Council goal setting (a series of 5 public meetings over 2 months);
- Public hearings before the Bend City Council;
- A statistically valid survey conducted city-wide;
- Conversations with stakeholders including Council on Aging of Central Oregon, the City of Bend Accessibility Advisory Committee, Full Access, and Legal Aid Services of Oregon; and
- A series of public meetings over 12+ months at our regular Affordable Housing Advisory Committee public comment section.

Describe the jurisdiction’s need for Public Services:

The needs for Public Services in Bend are many and varied. Those identified are:

- Mental and behavioral health services (including addiction/substance abuse services)
- Housing support services (case management and independent living skills)
- Shelter operations and related supports
- Childcare
- Legal/ mediation services (free and reduced cost)
- Food access
- Fair housing
- Job training

How were these needs determined?

Again, as with the determination of needs for Public Facilities, there were several methods utilized to assess Public Improvement needs. Among these methods were:

- Online surveys of over 1,600 interested/key individuals,
- Meetings and work sessions with service provider partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Homeless Leadership Coalition, Legal Aid Services of Oregon, the City of Bend Affordable Housing Advisory Committee, Deschutes County, and City of Bend Streets Division.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Statistics provided by HUD for this Housing Market Analysis are inconsistent with respect to the time frame they represent. Some statistics in this report are from as far back as 2017, others from 2019 or 2021. Most do not reflect current trends in Bend's rapidly changing housing market, and certainly do not reflect the turbulent economy during the COVID-19 pandemic years of 2020-2022.

The U.S. Bureau of Economic Analysis' Regional Price Parities Dataset, released in 2022, revealed that among small cities in the United States, Bend experienced the fourth-fastest increase in cost of living over the past 10 years. According to the analysis, Bend's cost of living went up 22.5 percent from the years 2010 to 2020, only slightly behind the other top-three small cities on the list.

Bend's housing market continues to be unreachable for the workforce in Bend. For a period beginning approximately in 2008, housing prices plummeted to less than half of their value from the peak of housing prices in 2005. According to January's 2023 Beacon Report, median home prices in Bend have increased 111 percent since 2015. Not only have home values risen to unaffordable rates, but interest rates in 2022 rose to over 7 percent for the first time in over 20 years.

Under HUD's 2022 Area Median Income (AMI) determinations, a household of 4 at 100 percent AMI earns \$89,900 annually. To avoid housing cost burden a household of 4 at 100 percent AMI can afford to rent a home at \$2,248 per month and purchase a home that costs \$331,600 (assuming a 30-year mortgage with a 10% down payment at 6.5% interest rate, no mortgage insurance, good credit, and zero debt). Households of 4 at 150 percent AMI earning \$134,850 annually can only afford to purchase a home that costs \$502,400 (based on the same loan term assumptions). Households from 80 percent AMI to 150 percent AMI have few options to purchase a home with a median home price of \$678,000.00 (January 2023 Beacon Report). While Low- and moderate-income community members have only deed-restricted options to realize an affordable home purchase.

Moderate-income households of 4 at 80 percent AMI earn \$71,900 annually and can afford to rent a home at \$1,798 per month, if there is a home available. A review of rental advertisements in Bend indicates applications for housing units affordable to households at 80 percent AMI exist. Unfortunately for low-income households of 4 at 60 percent AMI that earn \$53,950 annually, only subsidized affordable housing can offer an opportunity to avoid housing cost burdens.

Rent has increased 91 percent since 2009, and the market is highly competitive with long wait lists, expensive deposits and fees. Oregon's rent limitations law allows 15+ year-old rentals to raise rents by 7 percent plus the Consumer Price Index for the West region. In 2023, the rent hike is 14.4 percent, the steepest since the program's inception three years ago. With a limited supply, high demand, and rent

control laws allowing a rent increase of nearly 15 percent in 2023, rent prices have escalated and are likely to remain elevated for the immediate future.

There are several potential and likely outcomes with this dichotomy of unaffordability. Higher-income persons who cannot afford a home purchase in 2023 are choosing to enter or remain in the rental market until interest rates come down. Alternatively, low-to-moderate income persons who are already struggling to afford rent are faced with difficult choices if their rent does increase by 14.4 percent in 2023. Many will vacate their rentals and perhaps even the area. This in turn frees the rental up for the would-be homeowners waiting for interest rates to drop, but also creates a further exodus of lower income persons from the area. These conditions gentrify communities.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Bend's single-family housing stock is about 69 percent (%) of its total housing units, which is more than the State of Oregon (63 percent) or the nation as a whole (62 percent). Bend also is a new city, with most of its housing constructed since 1980 (close to 70 percent). According to Portland State's Population Research Center, Deschutes County experienced the top population growth in the state of Oregon between 2010 and 2020 with a 25.7 percent population gain. In comparison, the State of Oregon as a whole saw just 10.6 percent population gain.

As mentioned in the Needs Assessment, in 2022 Up For Growth ranked the Bend-Redmond MSA #9 in the United States for housing underproduction, with just over 6,000 units short of what is needed for the current population. It will take creative re-development, concerted planning efforts, and increased determination to ensure that Bend has adequate housing to meet the needs of its growing population.

Bend continues to develop the areas identified in its adopted 2016 Urban Growth Boundary expansion because the cost of servicing such an expansion with water, sewer, and roads is significant. The lack of buildable land and the resulting high home and rental prices have created a critical housing crisis in Bend. The expansion areas, plus upzoning and redevelopment of the urban core, are expected to provide the City's needed housing and employment lands through 2028. Bend will need additional revenue opportunities to provide the necessary infrastructure to bring these lands in to service.

Parcels which have been annexed into the Urban Growth Boundary are expected to provide approximately 1000 new units of land in the next 5 years. Recently City Council annexed Parkside Place through a state legislative initiative to create more opportunities for affordable housing. Additional state legislation created another opportunity for Bend to annex an additional parcel adjacent to the City's Urban Growth Boundary in the coming years, the Stevens Road Tract. We can expect the additional lands to have infrastructure service approximately one to two years from now at the earliest.

Growth will continue in all parts of Bend where more infill is possible after Council adopted code changes for more middle housing in single-family zoned areas, such as duplexes, triplexes, quadplexes, townhomes, and cottage clusters. Council also adopted additional property tax exemptions for increased multifamily development. All the Council-adopted developer incentives will increase housing options for renters and homeowners.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,112	69%
1-unit, attached structure	2,550	6%
2-4 units	3,377	8%
5-19 units	2,943	7%
20 or more units	2,786	6%
Mobile Home, boat, RV, van, etc	1,856	4%
Total	43,624	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	74	0%	640	4%
1 bedroom	120	0%	2,468	16%
2 bedrooms	3,821	15%	6,065	39%
3 or more bedrooms	21,146	84%	6,364	41%
Total	25,161	99%	15,537	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Bend defines affordable housing for purposes of City policy or code under the Housing Chapter of the Comprehensive Plan in Section 5-20. For the purchase of a home, the mortgage, amortized interest, taxes, insurance, and condominium or association fees cannot be more than 30 percent of a household’s gross income for a family at 80 percent AMI or below (based on most recent HUD Income Limits for the Bend Metropolitan Statistical Area, a.k.a. Bend MSA). For rental units, the

rent and utilities cannot be more than 30 percent of a household's income for a family at 60 percent AMI or below.

The City of Bend also collects an affordable housing fee in an amount of 1/3 of 1 percent of permit valuation. Revenues collected from this fee create an Affordable Housing Fund. Applicants for this funding may provide housing for households making up to 100 percent AMI. Allowing for a broad range of affordability with the funding has allowed for mixed income developments. The scoring process considers affordability levels in funding decisions.

In the last five years, using CDBG funds, the City has assisted in the development of 73 units of housing throughout Bend. This support includes down payment assistance, property acquisition, "soft cost" assistance, infrastructure investment, and more. The Community Development Block Grant program has been instrumental in Bend's pursuit of our affordable housing goals.

In the same time period, using the local Affordable Housing Fund, the City has assisted in the construction, preservation, or acquisition of 278 units at or below 100% AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Currently in Bend there are 23 developments that have expiration dates for affordability. Only two of the developments will expire in the next ten years. These apartments are Cedarwest Apartments, expiring July 28, 2028, with 121 units; and Greenwood Manor, expiring March 31, 2026, with 40 units. In addition, expected redevelopment of Bend's central area is likely to affect the majority of our "naturally occurring affordable housing."

Over the past several decades inflation was generally around 2-3 percent, but in 2022 inflation rose to a 40-year high of 8.3 percent. Even during the great recession, Bend's population increased by 1.5 percent per year, while development of housing, most particularly multi-family housing, came to a virtual standstill for three to five years. During that period the largest construction lender in Bend was the City of Bend with the Affordable Housing Fund. However, the number of units the City of Bend could finance did not keep pace with the population increase. At the same time, Bend has regularly been in the top 5 cities in the nation for population growth, contributing to our rapidly increasing housing prices. In 2022, the US Census reported that Bend is one of six cities crossing the 100,000 population mark, with 102,059 people.

Does the availability of housing units meet the needs of the population?

Bend's current housing unit supply does not meet the needs of the population, both in affordability and availability. It is doubtful that it will do so in the immediate future.

- **Affordability.** Since 2010 Bend’s rent has risen 91 percent based on ACS estimates and home prices have risen over 200 percent based on Beason Reports from January 2010 to January 2023.
- **Availability.** As reported in the Needs Assessment, there are 40,158 households in Bend. Of those, 1,452 are vacant according to ACS 2017-2021 5-year estimates, or just 4 percent. An additional 2,014 units are also vacant, but not available to the general population as they are for seasonal, recreational, or occasional use.

Describe the need for specific types of housing:

The most identified need, through interviews, questionnaires, public meetings and research of available data is for more available and affordable rental housing. The second recognized need is for additional units/beds for the growing homeless population.

Adding sufficient rental housing will be difficult to attain with the scarcity of land available for development due to significant and costly infrastructure needs. Bend was successful in having an Urban Growth Boundary expansion approved in 2016, but the cost of servicing the expansion land with water, sewer, and roads is upwards of \$400 million.

Significant efforts have been made in the last 5 years to support the growing homeless population, both in supporting local nonprofit partners in their growth and outreach as well as with the acquisition and rehabilitation of three existing properties for shelter use, ultimately to add 178 beds to the houseless community. The need remains great and additional programs, units, and partnering agencies will be needed to meet the need appropriately.

Limited buildable land means creative efforts are vital to utilize what is available for all additional housing needs. Furthermore, continued partnership between local government and community agencies will be critical to scaling up efforts to meet the rising needs of the homeless population.

Discussion

Bend has new existing housing stock in very good condition, and most of its housing stock are single family, detached units. Rural areas zoned for single-family dwellings were brought into the City limits at varying times, creating the dominant number of single family units. Traditionally, it was nature of the local development community to construct single family, as well as what the market demanded at the time.

Bend has seen an increased production of multi-family units in recent years, due in part to the density work done in 2015 in preparation for a UGB expansion, and subsequent City of Bend code revisions. The most recent code revision in 2021 incorporated increased flexibility resulting from the state legislation under House Bill 2001. Since 2015, Bend worked toward the ability to build higher density housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs) in single-family residential zones. Adding these types of homes helps meet the housing needs of many younger people, older

people, and people who work hard but can't afford a large, detached house of their own. Production is expected to continue to increase as Bend developers transition to building these types of units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of housing is an ongoing concern for the City of Bend. According to January 2023's Beacon Report, the median home price for single family home was \$678,000, a 111 percent increase since 2015. According to the Federal Housing Finance Agency, the price per acre of land in Bend's 97702 zip code increased 257 percent from 2012 to 2019. Rental housing has also undergone a significant upward trend in cost, rising 91 percent since 2010. As indicated in the HUD provided Table 3, much of these cost of housing increases occurred in the past 10 years. Planning based on the HUD provided information would not address the need and the City will use the most recent alternative data available. It is important to note that the true cost of rental housing is not accurately represented by the data below, due to the delay. As mentioned earlier, the rent increase allowed in Oregon in 2022 was nearly 15 percent, on top of the 9 percent increases in 2021 and 2020. Thus, increases made since these data were captured reflects significant upward increases in rent since the publication of these data.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	321,600	326,000	1%
Median Contract Rent	755	972	29%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	499	8.3%
\$500-999	2,274	46.2%
\$1,000-1,499	4,426	31.3%
\$1,500-1,999	4,584	9.4%
\$2,000 or more	3,180	4.7%
Total	14,963	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:
2017-2021 American Community Survey

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	235	No Data
50% HAMFI	780	535

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	5,240	1,740
100% HAMFI	No Data	2,845
Total	6,255	5,120

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	999	1,184	1,492	2,120	2,541
High HOME Rent	866	1,048	1,294	1,486	1,639
Low HOME Rent	787	843	1,012	1,168	1,303

Table 32 – Monthly Rent

Alternate Data Source Name:

HUD 2023 Fair Market Rents

Data Source Comments:

Is there sufficient housing for households at all income levels?

As mentioned previously, as of 2023, Bend has a shortage of over 6,000 units. Accordingly, City Council Goals for 2021-2023 included, funding, deed restricting, and permitting 1,000 units of Affordable Housing, as well as implementing new middle income housing programs. Homes not only continue to be unaffordable for a family to purchase at all low-to-moderate income levels, but also for those earning as much as 120 percent of the Area Median Income. Would-be homebuyers who cannot afford the Bend market enter the competitive and stressed rental market, thereby increasing demand even further. An insufficient number of affordable rental units have long wait lists, creating instability and unsustainability.

How is affordability of housing likely to change considering changes to home values and/or rents?

Home prices in Bend continue to trend upwards with rental rates. Low- and moderate-income community members are priced out of the housing market.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

For the most part, HOME rents do sufficiently apply in Bend. Any units in Bend that receive HOME funds do so through the State of Oregon, and, in most cases, are also receiving Tax Credit Financing which puts most of the units below the HOME Rents (although some units must meet the 50 percent HOME Rent, the majority are below 60 percent Tax Credit rent limits).

Fair Market Rents (FMR) are gross estimates that include rent plus the cost of all tenant-paid utilities. The FMRs in Bend currently are below the average rents in Bend. This is particularly evident in one- and two-bedroom rental units, where FMR's are significantly behind average rental rates. Our regional housing authority, Housing Works, successfully petitioned HUD to increase FMRs by 10 percent in the past, but they still fall behind average rents in most categories.

This strain on the rental market directly impacts the strategies Bend uses to address the lack of affordable rental units in the City. Increased production of available units, at all rent levels and sizes, will need to be a priority for Bend to address this shortage and affordability crisis.

Discussion

Housing affordability continues to decline. When comparing HUD's Comprehensive Housing Affordability Strategy (CHAS) data from 2011-2015 with the CHAS data from 2013-2017, the total number of units available to low-to-moderate income persons has declined by 1,600 rental units and 678 owner units. This does not mean that housing units were "lost" to the community. Rather, the units have become more expensive over time and are no longer affordable to lower income persons.

It is important to note that in this discussion, "available" units do not imply that the unit is vacant and available for a person to move in today. With limited supply and long wait lists, this certainly is not the case. Rather, "availability" means that when/if a unit becomes vacant, the cost of the unit is considered affordable, or available, for a person at a particular income.

Low-to-moderate income persons have just 2,275 affordable units available for purchase, and based on MLS searches, ownership opportunities at naturally affordable prices come with the burden of significant repair and remodel costs. This is consistent with data showing homeownership is out of reach for most the workforce. Program affordable homeownership is an excellent alternative, and there are presently 3 nonprofit agencies with a cumulative portfolio of over 200 homes total. All three agencies are CDBG subrecipients and are actively building even more affordable homes.

Extremely low-income persons have just 253 units available to rent, whereas moderate income persons have 5,240 units available. This shows that rising rents are now unaffordable to Bend's lowest income persons, leaving fewer available units than ever before. In addition, available rentals that may be affordable are hard to secure and wait lists are long. Program affordable housing remains a great choice for extremely low income persons, as discussed in the section below.

Unfortunately, deed-restricted affordable housing may be the only choice for single-earner households. According to the Out of Reach 2022 report from the National Low Income Housing Coalition, a Bend household would be required to work 1.3 full time jobs to make rent for a two-bedroom home at Fair Market Rent. The most recently published Fair Market Rent (FMR) by HUD for the Bend-Redmond MSA is \$1,492.00 per month. City research demonstrates there are not housing units available at the FMR in Bend. This FMR is calculated from 40 percent of the gross rents in the Bend-Redmond MSA, which is all

of Deschutes County. With areas outside of Bend included in those gross rent calculations, FMR housing opportunities in Bend are limited to deed-restricted affordable housing for those with Housing Choice Vouchers unless the regional housing authority, Housing Works, requests an exception from HUD to exceed payment standards based on the housing market data.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

With 70 percent of Bend's housing constructed after 1980, the condition of housing is, for the most part, very good. Additionally, the older housing in Bend is considered desirable, is mostly located on the “trendy” West Side of the City and sells for a premium.

However, as discussed in the Needs Analysis, there is a growing condition of substandard housing for low-income renters of newer properties (built in 2020 or later). Community input from 2022's Welcoming Week revealed that some low-income renters decline to request repairs for fear of retribution or eviction. Substandard housing, they reported, is better than no housing at all.

Definitions

Assessments of housing conditions are notoriously difficult due to the lack of accurate, informative data. HUD requires that the city define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this plan, units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being substandard if it is lacking the following: complete plumbing, complete kitchen facilities, sewage removal that is hooked up to a public system, connection to public or well water systems, and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard but suitable for rehabilitation, is that units suitable for rehabilitation will have in place some (albeit limited) infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of

public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted through Comprehensive Housing Affordability Strategy (CHAS) data and the number of Bend households that rely on septic systems.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,311	31%	7,086	48%
With two selected Conditions	154	1%	751	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,156	88%	7,700	52%
Total	24,621	120%	15,537	105%

Table 33 - Condition of Units

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,545	42%	5,065	34%
1980-1999	7,225	35%	5,120	35%
1950-1979	3,845	19%	3,545	24%
Before 1950	930	5%	1,040	7%
Total	20,545	101%	14,770	100%

Table 34 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,775	23%	4,585	31%
Housing Units build before 1980 with children present	3,825	19%	1,900	13%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	6	0	6

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

RealtyTrac

Data Source Comments:

Need for Owner and Rental Rehabilitation

The City has attempted to initiate housing rehabilitation programs in the past, but did not receive much interest from the community as a whole.

NeighborImpact manages the region's weatherization program, comprised of local, state, and federal funds, which serves approximately 100 households throughout the Central Oregon region each year. The Council on Aging assists clients with small repairs that are mostly requests for adaptations to improve safety or mobility. This includes installing grab bars, ramps for wheelchairs, etc.

The City has done several acquisition and rehabilitation projects for multi-family projects, but, with the tight housing market, finding any properties for sale that are not already rehabilitated and utilized is a difficult prospect.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

While the exact number of housing units in Bend with potential lead-based paint hazard is not available, the figure can be estimated based on the number of units built before 1980. Of the 40,158 total housing units in Bend, CHAS data from 2015-2019 estimates that 14,220 housing units were built before 1980, thereby potentially presenting a risk of lead-based paint exposure. This CHAS data also estimates 4,210 low-to-moderate income households live in homes built before 1980.

Additionally, Bend has a supply of older homes that are highly desirable, historic in nature, and very expensive. These homes have either been remodeled or are well maintained, and thus not a likely risk for lead-based paint hazard.

The Oregon Health Authority Public Health Division provides information services as part of its Lead Poisoning Prevention Program. The program's main outreach is its toll-free "LeadLine" telephone service which provides information and referral services for those at risk of lead poisoning. The Deschutes County Health Department also provides services through its Lead-Based Paint program, including information, education and referral services.

Bend staff has consulted with Deschutes County and Oregon Health Authority on Lead Poisoning issues and continues to consult with NeighborImpact, the regional housing rehabilitation provider and local weatherization program regarding issues of Lead Based Paint.

Discussion

In general, housing in Bend is in good condition. Moreover, many affordable homes and rental units in Bend are newer properties that are well maintained.

There does not appear to be a disproportionate impact on lower income households with respect to lead-based hazards, as data shows that of 14,220 units built before 1980, only 4,210 are considered low-income, or just 30 percent.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			0	1,434	90	1,344	89	29	292
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are a total of eight (8) public housing developments in Bend, totaling 474 units.

As mentioned, Housing-Works is the housing authority that participates in the approved Public Housing Agency Plan. Housing Works manages two (2) of the eight (8) public housing developments in Bend, totaling 140 units. Housing Works decently maintain Ariel Glen and Healy Heights, refer to the table below for inspection scores and details.

Multiple agencies manage the remaining six (6) public housing developments, totaling 334 units, and three of these developments are specifically for seniors. See table below for inspection scores and details.

All properties listed in the table below were most recently inspected in 2021/2022, with exception to Eagle Landing Apartments, who was most recently inspected in 2018. Prior inspections for all properties occurred before the COVID-19 pandemic in either 2018 or 2019.

Four of the eight public housing developments have seen a decline in inspection ratings since their last inspections, and five of the eight developments received a "C" grade, with life-threatening health or safety deficiencies noted.

Public Housing Condition

Public Housing Development	Average Inspection Score
Ariel Glen	81c*
Healy Heights	81c*
Crest Butte Apartments	95b
Eagle Landing Apartments	80c*
Greenwood Manor	88c
Pilot Butte I Retirement Center	88b
Pilot Butte II Retirement Center	95a
Quimby Street Apartments	85c

Table 38 - Public Housing Condition

HUD REAC Physical Inspection Scores (as of 2023)

REAC inspections are scored using a scale of 1 to 100 and determine when the next inspection will occur:

- A score of 90 to 100 is a great score and the property will be inspected every 3 years.
- A score of 80 to 89 is a good score and the property will be inspected every 2 years.
- A score of 79 or below means there were several areas of concern and will be inspected annually.

Letters and/or an asterisk follow the score:

a - no health and safety deficiencies noted

b - non-life-threatening health and safety deficiencies noted

c - at least one life-threatening health and safety deficiency noted

* - at least one inoperable smoke detector noted

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Housing Works has identified restoration and revitalization needs of its properties and will be completing the rehab of its largest property in Bend in May 2023. Also in 2023, exterior paint will be completed on several properties and several site improvements will be completed such as replacing a basketball court, monument sign, and adding bike racks.

There is a gap in inspections between 2018-2022 due to limitations from the COVID-19 pandemic. Lower scores in 2022 are not necessarily a reflection of a decline in living conditions or an increased need for restoration or revitalization. Rather, declined scores likely reflect the lapse in the cycle of inspection preparation, occurrence, and notification of identified issues.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to its Five-Year Public Housing Agency Plan (beginning 07/2020), Housing Works' strategizes to serve the needs of extremely low-income, low-income, and moderate-income families residing in

Bend (including families on the public housing and section 8 tenant-based waiting list). Housing Works will continue to evolve, improve, and implement strategies that serve Bend by “Fostering Dignity through Affordable Housing.”

Housing Works’ Five-Year Plan’ includes the following strategies to create housing opportunities for individuals and the communities they serve:

- Increase/maintain the production of new housing units to meet the needs of our communities with a target of at least 250 units for the five-year planning period
- Use leverage to acquire land by utilizing local government and State resources
- Partner with local landowners and builders that have affordability requirements linked to market rate development opportunities
- Utilize charitable foundations and faith organizations that potentially have surplus land available
- Build and maintain a reserve account for the purpose of strategic land acquisition
- Seek out and develop sources of gap financing (federal, State and local, including non-profit and conduit sources)
- Be positioned to competitively apply for all available funding opportunities
- Focus on cost efficiencies to stretch development budgets while maintaining quality
- Maintain existing and develop new relationships with builders’ suppliers and consultants in order to get preferred pricing

Housing Works’ Five-Year Plan includes strategies for connecting individuals and resources to bridge the gap between today's barriers and tomorrow's dreams:

- Develop and maintain strong partnerships/relationships with service providers, community groups and agencies in order to maximize awareness of programs and resources for Housing Works' clients and housing resources available to partners' clients
- Maintain and revise Services Plans for each one of Housing Works' owned communities, based on tenant surveys and other evidence-based approaches and change programs or partners where evidence indicates change is warranted
- Leverage resources by developing innovative partnerships with other public agencies, non-profits and community groups
- Maximize the number of Housing Works clients who are accessing federal and State program resources

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There is a wide network of social service providers in Bend who provide a valuable service (or services) to help prevent or assist somebody to move out of homelessness. Some of them focus on a particular type of service (e.g., housing, health care, transportation) while others focus on a particular population (e.g., victims of domestic violence, seniors, or veterans). The City works with all providers, either directly with financial assistance, or in partnership with other entities. Examples of these providers are J Bar J Youth Services, NeighborImpact, Bethlehem Inn, Central Oregon FUSE, Saving Grace, Central Oregon Veterans Outreach, Shepherd’s House, REACH, DAWNs House, various health care providers, and other contributors in addressing persons experiencing homelessness and with special needs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	77	0	17	18	0
Households with Only Adults	169	0	50	100	0
Chronically Homeless Households	0	0	0	11	33
Veterans	0	0	0	100	0
Unaccompanied Youth	6	0	24	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2022 Annual Homeless Assessment Report (AHAR)

Data Source Comments:

Although there are no shelters dedicated to the chronically homeless or veterans, all of the shelters will accept those who meet that description.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Continuum of Care (CoC) is a coalition of homeless service providers organized to identify and strengthen mainstream services such as health, mental health, shelter, transitional housing, permanent supportive housing, substance abuse treatment, legal services, job search and training, food and clothing, education, and childcare. Organizations in the tri-county CoC region of Deschutes, Jefferson, and Crook counties coordinate with the CoC through direct services to homeless individuals and families, collaborative planning, funding, and/or regulatory oversight. Partnerships include organizations representing nonprofit, health, faith-based, government, employment, for-profit, and education. The CoC operates through monthly meetings and work groups. Several CoC member organizations complement services and build resources targeted to homeless persons through participation on one or more of these workgroups. The organizations below represent services that complement those targeted to those experiencing homelessness:

- NeighborImpact (NI) is focused on building successful households by helping with basic needs and training to increase life skills, work skills, and financial literacy. Through a contract with the City, NI manages the Stepping Stone Shelter (a former motel purchased by the City through Project Turnkey). They provide guidance and help with job search, childcare, and temporary rent and energy assistance. HomeSource assists with homebuying and homeowner services, including education and mortgage assistance. Head Start and Early Head Start integrates high-quality early education with other critical services. Stabilization services provided prolong the habitability of existing housing through foreclosure counseling, energy assistance, and home loans, with the goal of keeping people in their homes as long as possible.
- Shepherd's House Ministries contracts with the City to operate The Lighthouse Navigation Center. By statute a Navigation Center is a low-barrier emergency shelter that is open seven days per week and connects individuals and families with health services, permanent housing, and public benefits. In addition to case management and skill building, this service hub includes Mosaic Medical, and reach in support from Deschutes County Behavioral Health, among others.
- The Bethlehem Inn, in addition to offering shelter, provides three meals per day, access to personal hygiene products, clothing, haircuts, job skills training, case management services, and transportation for its clients. It also provides onsite AA (Alcoholics Anonymous) and NA (Narcotics Anonymous) sessions as well as on site Mental Health services and a Work Experience Program.
- Thrive Central Oregon connects individuals with community resources. Thrive is available at the Downtown Bend Library, the East Bend Library, at the Community Room in Ariel Glen Apartments and at the Bend Church Breakfast. Thrive assists those in need with available housing opportunities, food resources, laundry resources, showers, clothing, employment assistance, and social security information.
- Central Oregon Veterans Outreach provides outreach services to the homeless, distribution of food, clothing, camping supplies, fuel, etc. directly from their office. Additionally, they provide mail service and bus passes, transport to the Portland Veterans Administration Hospital and

back, help establish disability claims for veterans, and advocate to get disability levels increased, and operate a medical van that can be set up at various locations around the region.

- Volunteers in Medicine provides free medical care to low-income, uninsured adults from working families in Central Oregon. They engage volunteers who provide patient visits and consultations, and have a charitable pharmacy for clients, the only one in Central Oregon.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

NeighborImpact -- NeighborImpact is the local NeighborWorks program, a part of Oregon's Community Action Network, and a designated Regional Food Bank. They provide Emergency Solutions Grant funding, provide shelter services, counseling, education, training and other services. They also operate a small shelter for families and provide related case support. They serve as the collaborative applicant to HUD's Continuum of Care funding and receive direct support from HUD and the State of Oregon for homeless assistance.

Homeless Leadership Coalition (HLC) -- The HLC, in partnership with Central Oregon Intergovernmental Council (COIC), engages a broad cross-section of the community to address immediate homeless issues and Continuum of Care (CoC) planning. COIC is the collaborative applicant for the HLC, which is a partnership of homeless service providers and serves as the Continuum of Care (CoC). To ensure a comprehensive process, the HLC includes many key and relevant community planning groups to address gaps in services, brainstorm possible solutions and determine relative priorities. The HLC is the region's Continuum of Care (CoC) vision of an economic and social support system which would promote each household's ability to successfully meet basic needs for food, shelter, clothing, health care and long-term stability.

Family Access Network (FAN) -- FAN is unique to Central Oregon, but it is such a valuable model that many others are trying to replicate it in their own communities. FAN provides "Family Advocates" in all Bend public schools and some pre-school locations. FAN Advocates link homeless children and their families to critical social supports with the goal of keeping children in school. Working through a dedicated Advocate - and with the support of numerous community partner agencies - a student or parent is referred for dental work, job opportunities, clothing, rental assistance, childcare support, health insurance, or whatever the need.

There are many homeless shelters in Bend:

- Shepherd's House Navigation Center - Serving everyone
- Bethlehem Inn -- Serving families and individuals
- Nancy's House -- Serving families
- The LOFT -- Serving at-risk and homeless youth

- Bend Heroes Foundation/Veterans Village – Serving homeless veterans
- Home of the Brave -- Serving homeless veterans
- Saving Grace -- Serving victims of domestic and sexual violence
- Grandma's House -- Serving pregnant teens and young mothers and their children
- Shepherd's House Men's Center -- Serving individual men
- Shepherd's House Women and Children's Center – Serving women and their children
- Safe Parking – Serving homeless individuals and families
- St. Vincent DePaul – Serving homeless individuals
- Dawn's House (unless they're listed elsewhere)
- Veteran's Village

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Information about housing and services for special needs populations was gained from interviews and consultation with those who provide services and work with these populations. Service providers work with a broad range of populations including persons with disabilities, the elderly, individuals with mental illness, and those with substance abuse issues. All providers believe that the needs of their clients are not adequately met. The City of Bend has received approximately \$150,000 for public services annually through CDBG, exponentially smaller than the amount needed to effectively serve these populations. In 2023, the total amount requested for public services in a competitive process was \$2,700,000.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

HUD's 2023 Fair Market Rent (FMR) for a one-bedroom apartment in Bend is currently \$1,184, whereas 2022's average monthly SSI income for a non-institutionalized person living independently is just \$841. Market rent averages approximately \$1,459 per month. Few, if any, affordable units exist for community members relying solely on SSI for income. The unmet housing needs of people with disabilities, mental, physical and developmental, is further reflected by noting that 43 percent of applicants for 2023's Housing Works' Housing Choice Voucher waiting list are disabled.

The need for comprehensive residential services that provide 24-hour supports in settings other than a family home remains high for those with cognitive disabilities, despite the efforts of

many providers to address these needs. In addition, there is greater demand for safe and accessible transportation that provides the opportunity for adults with cognitive disabilities to live in the residence of their choice within the community.

For the elderly and the frail elderly, supportive needs are on a more readily recognized scale. Independent living is at one end of the continuum with little or no services provided, whereas skilled nursing care with comprehensive services is at the other end. The progression along this continuum is not always linear, such as needing finite intensive care while recovering from surgery or an accident.

Both disabled and senior populations struggle to find accessible housing. There are limited dwellings at a ground level, with elevator access, or with an ADA layout. Often these populations are burdened with making a dwelling accessible with ramps or grab bars.

Supportive needs for senior and special needs populations intersect when populations are the same (senior and disabled). There are several community meeting spaces for seniors, including the newly renovated and expanded Bend Senior Center and The Council on Aging's Senior Services Center. These facilities provide social opportunities, food and nutrition support, referrals, and even host medical clinics. Bend Seniors & People with Physical Disabilities Office, operated by local government, offers services for seniors and people with physical disabilities. Supportive counseling continues to be a need for the elderly. In 2021, Oregon Health and Sciences University designated Deschutes County as a Health Professional Shortage Area (HPSA) for mental health, specifically for Medicaid Eligible clients.

Deschutes County Behavioral Health has a housing assistance program called Foundations, providing clients with rental assistance. They do maintain a waitlist, but as of March 2023, the waitlist is short. Deschutes County Behavioral Health has identified the shortage of available low-income units to be the main barrier to utilizing this rental assistance.

Persons with alcohol or other related drug additions will find outpatient programs and sober living environments available in Bend, but there is not a dedicated residential treatment facility in Bend. Although sober living environments are open to persons in recovery, demand exceeds the capacity and wait lists are common. Housing offered often requires sobriety and when a client experiences relapse, housing may be risk.

The Oregon Housing Opportunities in Partnership (OHOP) program is a housing program that helps people who have low or no income and who are living with HIV. The participants that self-disclose are referred to the program and are provided a housing case manager to assist in acquiring and maintaining housing. There currently are nine individuals housed and six individuals that are awaiting housing in the program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Deschutes County Behavioral Health identifies anyone being discharged from Oregon State Hospital as the highest priority for placement in residential facilities. They also contract with Bethlehem Inn and have four beds reserved for clients in need of intensive services. As of March 2023, there are 41 beds available for residential treatment, located in multiple locations. Those beds are currently filled and unavailable for as long as 2 years.

St. Charles is the regional hospital system and is anchored by the hospital in Bend. When St. Charles discharges a patient that does not have a home, there are some beds made available at Bethlehem Inn. If the individual is a known patient of Deschutes County Behavioral Health, the patient may receive assistance to go to a motel until a more permanent housing situation becomes available to the patient.

In 2012, the State of Oregon entered into an agreement with the U.S. Department of Justice regarding health system improvements for individuals with mental illness. The Oregon Health Authority (OHA) continues to track the outcome measures. One measure that is tracked is Assertive Community Treatment (ACT). ACT is a community-based program through Deschutes County which provides intensive behavioral health treatment to adults with serious and persistent mental illness. Services include therapy, peer supports, case management, supported employment, nursing, outreach and psychiatric services. OHA considers 47/100,000 persons to be the minimum ratio for ACT enrollment amongst the general population. As of July 1,2020, Central Oregon had a ratio of 21/100,000, which is below the minimum ratio expected. This implies a shortage of available mental health providers or services.

In 2022, the City of Bend acquired a former motel as an emergency shelter. The City entered into an agreement with the Deschutes County’s Public Health Program to provide a portion of the motel rooms available as COVID isolation rooms for houseless persons diagnosed with COVID 19. County and City staff pursued a partnership where the City could offer its facility for the County to address its public health need.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During the next year (2023), Bend will provide down payment assistance to four households purchasing homes at KOR Community Land Trust’s Cresita development. The development was made possible with CDBG funding that acquired the property in 2019.

Additional funds will be applied towards the pre-development costs of 30 or more homes KOR Community Land Trust will develop in the following years for extremely-low-, low- and moderate-

income households to purchase. The proposed development will prioritize people enrolled in the Housing Choice Voucher Program, which includes households at or below 30 percent AMI. Such households on fixed incomes may have access to home ownership with their Housing Choice Voucher and an affordable mortgage.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Bend makes efforts to identify policies that hinder affordable housing and residential development. Since 2015, Bend worked toward the ability to build higher density housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs) in single-family residential zones. A strained housing market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would provide greater upzoning opportunities. In 2019, state legislation (HB 2001) accompanied the City's efforts for additional municipal code updates and allowed greater housing density in single-family housing zones. City staff presented to Council and the community the affirmatively furthering fair housing basis for the additional code changes (See the City staff presentation at <https://youtu.be/h4dC1NAldzY>). Council adopted the City codes changes for more middle housing in single-family zoned areas.

Council changes to City Code clarified rules regarding safe spaces for persons experiencing homelessness to park and made it easier for providers to develop shelters for houseless community members. These City Code changes will remain in place after temporary state legislation expires.

Council adopted property tax exemptions for non-profit affordable housing developments and mixed-use developments which are intended to provide more affordable housing. These are just some of the affordable housing developer incentives expected to increase affordable housing in the upcoming program year.

Housing staff regularly work with all other City departments to streamline code and processes affecting affordable housing developments throughout Bend, so that all Bend community members can find housing in the neighborhood of their choice. Current policy changes under consideration include the following:

- Updates to the System Development Charges methodologies
- Reimplementing master permitting review
- Offering pre-approved ADU building plans
- Offering information on how to convert a detached single-family home into a duplex

The City expects significant investment and policy direction aimed at housing promotion, affordability, and homelessness in 2023 and beyond. City staff monitor the proposals. Middle income property tax exemptions are an example of legislation City staff will be prepared to implement after vetting the

concept locally in 2022 and proposing policy changes aimed at making the program more implementable.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Central Oregon economy, highly dependent upon the hospitality industry, has been very susceptible to any variations in the Housing Market. Bend is the largest city in Central Oregon and has significant influence on trends below, but data are not available specific to Bend. Fluctuations in the housing market have a direct impact on the job market. Data from the US Bureau of Labor Statistics shows the unemployment rate varied wildly during the COVID-19 pandemic, reaching a high of 15.7 percent in May 2020. Many of the unemployed were hospitality workers as their industries closed during mandated business closure and quarantine times. Continued stabilization in the job market has occurred and the unemployment rate in December 2022 was below 4.2 percent, which is similar to the pre-pandemic unemployment rates.

The statistics referenced below, available from ACS, are all pre-pandemic and do not reflect the job market changes incurred from COVID-19.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	979	550	2	1	-1
Arts, Entertainment, Accommodations	5,855	8,859	12	16	4
Construction	3,693	4,295	8	8	0
Education and Health Care Services	11,180	13,743	23	25	2
Finance, Insurance, and Real Estate	2,821	2,109	6	4	-2
Information	1,478	1,718	3	3	0
Manufacturing	3,490	3,199	7	6	-1
Other Services	2,620	2,032	5	4	-1
Professional, Scientific, Management Services	6,337	8,330	13	15	2
Public Administration	1,477	1,266	3	2	-1
Retail Trade	6,165	7,117	13	13	0
Transportation and Warehousing	952	1,131	2	2	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	883	1,580	2	3	1
Total	47,930	55,929	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:
 2015-2019 American Community Survey
Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	52,469
Civilian Employed Population 16 years and over	50,372
Unemployment Rate	4.00
Unemployment Rate for Ages 16-24	7.00
Unemployment Rate for Ages 25-65	3.40

Table 41 - Labor Force

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	8,611
Farming, fisheries and forestry occupations	315
Service	8,919
Sales and office	11,208
Construction, extraction, maintenance and repair	2,344
Production, transportation and material moving	3,912

Table 42 – Occupations by Sector

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,388	88%
30-59 Minutes	3,933	10%
60 or More Minutes	920	2%
Total	41,241	100%

Table 43 - Travel Time

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,345	25	515
High school graduate (includes equivalency)	5,819	390	1,805
Some college or Associate's degree	13,198	485	3,240
Bachelor's degree or higher	16,590	595	3,055

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	60	105	205	325	365
9th to 12th grade, no diploma	670	315	265	675	740
High school graduate, GED, or alternative	1,640	2,600	1,910	3,504	2,810
Some college, no degree	2,520	3,875	2,880	5,290	3,360
Associate's degree	575	1,145	1,290	2,448	935
Bachelor's degree	815	4,065	3,740	5,834	3,068
Graduate or professional degree	75	1,100	1,830	3,659	2,669

Table 45 - Educational Attainment by Age

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	36,283
High school graduate (includes equivalency)	31,724
Some college or Associate's degree	35,245
Bachelor's degree	52,455
Graduate or professional degree	76,496

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2017-2021 American Community Survey
Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of Bend is the urban and employment center of the Bend Metropolitan Service Area (MSA), which encompasses all of Deschutes County. Industry estimates from ACS show employment in the Bend MSA was concentrated in four major industries: Education & Health Services, Professional Services, Retail Trade, and Arts, Entertainment & Accommodations.

Describe the workforce and infrastructure needs of the business community:

In their 2021-2024 Workforce Innovation and Opportunity Act Local Plan, East Cascades Works (the Local Workforce Investment Board) states that prior to the onset of COVID-19 pandemic, Central Oregon experienced over a decade of job growth, spread across a variety of industries. Total non-farm employment grew by 18.5 percent between 2015-2019, but within two months of the onset of COVID-19, 16.3 percent of jobs were lost and the demand for labor dropped dramatically.

Before the pandemic, Bend was already experiencing a labor shortage with difficult-to-fill vacancies. Employers seeking qualified candidates in mid- to upper-level career were unsuccessful. This is not likely due to a shortage of qualified candidates from within Bend. In fact, East Cascades Works reports that 35 percent of the local workforce has a bachelor's degree or higher, whereas just 33 percent of jobs require this level of education. It is more likely that candidates from outside the area declined job offers as they were unable to afford/secure housing. According to the Bend Chamber of Commerce, 81 percent of more than 200 businesses surveyed reported that the sky-high cost of housing in Bend has made it difficult to hire workers. In addition, highly qualified "baby boomers" are aging out of the workforce, creating even more vacancies in highly experienced and knowledgeable positions.

The top four Labor Markets in Bend are:

- Education and Health Care Services, representing nearly one quarter Bend's worker and jobs.
- Professional, Scientific, and Management Services, representing 13 percent of workers and 15 percent of jobs.
- Arts, Entertainment, and Accommodations, representing 12 percent of workers and 16 percent of jobs.
- Retail Trade, representing 13 percent of workers and 13 percent of jobs.

When comparing updated data against that of the last submitted Con Plan, we see that the number workers has increased by 8 percent over time, which is lower than expected in an area experiencing dramatic population growth. At the same time, the number of jobs has decreased by 30 percent, highlighting a tight labor market with economic impacts on the area. Bend Chamber of Commerce reported that 67 percent of businesses surveyed reported that their revenues decreased because of

their inability to hire new employees, and in some cases, high housing costs have forced some businesses in Bend to shut down altogether.

State economist, Damon Runberg, shared with Oregon Public Broadcasting in November 2022 how housing directly impacts the widespread economy. As community members continue to use more of their income to afford housing, they in turn have less to spend on leisure and recreation. Bend's tourism, the number three labor market in Bend representing 12 percent of workers and 16 percent of jobs, relies on paying its workers lower wages. These positions tend to be hard to fill and retain, as these workers cannot afford to live in Bend.

State economist, Josh Lehner, shared with Bend Bulletin in February 2023 that Bend's economy is pushing out today's young workforce as they leave the area in search of affordable housing. If these young families have children, their move also creates a loss for Bend's future workforce.

East Cascades Works expects that growth in the labor force will slow dramatically over the next several years. Runberg is concerned that the affordable housing crisis could hinder businesses for years to come, limiting both Bend's growth and population.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Infrastructure investments will allow existing businesses to grow and new ones to locate in Bend. Planning development areas including Juniper Ridge, Southeast Bend, and the Central Area will provide greater opportunities for business investment.

Bend's City Council has an appointed Economic Development Advisory Board (BEDAB), which provides ongoing policy suggestions and information to City Council. Additionally, the Business Advocate helps ensure businesses have a voice in City Hall. One of the recent recommendations spurred by the Bend Chamber of Commerce and BEDAB was to produce an analysis of barriers to creating and expanding childcare in Bend. Through this joint effort, the City has begun the process of ensuring child care operators who want to expand services have a direct line of contact to decision makers. Due to these efforts, system development charges (also known as impact fees) were exempted in part for childcare facilities for the next two years.

Oregon State University-Cascades Associate Vice President, Kelly Sparks, shared with Oregon Public Broadcasting on May 31, 2022, that Central Oregon has long lacked facilities for children needing care, with an approximate gap of 3,000 available childcare spots. However, building facilities only addresses part of the issue; more teachers are also needed. Using American Rescue Plan funds, Oregon State University-Cascades launched a scholarship program for 30 students in the Early Learning Career Development Program through 2024.

According to the Source Weekly on March 8, 2023, the Bend Chamber started a childcare task force in 2018 after noticing a correlation between workforce loss and the availability of childcare. The Bend Chamber has partnered with multiple agencies to amplify childcare opportunities, including NeighborImpact's Early Learning Hub and Employer Supported Child Care Toolkit, and Central Oregon Community College's Child Care Business Start Accelerator program.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As mentioned above, East Cascades Works reports that 35 percent of the local workforce has a bachelor's degree or higher, whereas just 33 percent of jobs today require this level of education. While unemployment currently is at approximately 4 percent, the data suggest that there are fewer jobs overall available for those that can afford to live here.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are a wide range of programs in Central Oregon which provide job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. East Cascades Works is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include but are not limited to: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Oregon Economic and Community Development Department and the Oregon Department of Human Services.

In partnership, these organizations brought the Work Ready Community to Deschutes County where Bend is located. The Work Ready Community links the National Career Readiness Certificate (NCRC) to the large economic development and workforce training needs of an area. The NCRC is a test developed and administered by ACT that helps identify work skills in employees. The skills test is used for both incumbent workers and job seekers. Test scores indicate to employers the specific work skills and talents of applicants. Job seekers can use the test to prove skills needed for specific positions. The Work Ready Community connects the employers, who are searching for skilled workers, more intimately into the workforce training field.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Bend participated in the development of the Central Oregon 2017-2021 Comprehensive Economic Development Strategy (CEDS) and it can be found at <https://www.coic.org/ceds/>. The CEDS identified regional issues with strategies to address the identified issues. The initiatives that could be coordinated with the Consolidated Plan are below:

The CEDS identified Housing Affordability and Availability as an issue and recommended the following two strategies:

- (1) A regional housing consortium focused on workforce housing research, analysis, policy advocacy, best practices, regional collaboration to leverage funding, and serving as a regional clearinghouse for housing policies and practices; and
- (2) Support expansion of the regional transit system, Cascade East Transit.

The CEDS identified the Emerging Workforce as an issue and recommended the following three strategies:

- (1) Increase opportunities for 16-24 year olds to gain work experience and career exposure,
- (2) Expand higher education opportunities in Central Oregon; and
- 3) Advocate for State policy changes to better reflect student realities, and workforce and business needs.

The CEDS identified Economic Development – Related Public Infrastructure as an issue and recommended following strategy:

- 1) Assist local governments in financing basic infrastructure for economic development.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Bend does not measure where households with more than one substandard condition or overcrowding are concentrated.

According to 2015-2019 CHAS data shown in the Housing Needs Summary Tables in the Needs Analysis, 1.4 percent of Bend's households are estimated to have more than one substandard condition. Only 1.1 percent of Bend's households are estimated to be overcrowded.

Concentrations may exist where the household with more than one substandard condition estimate is 50 percent greater than the proportion of households of the census tract. In other words, a total of 100 households within the City are estimated to have more than one substandard condition and that is 10 percent of the total households within the City. A concentration of homes with more than one substandard condition may exist where the proportion with the census tract is greater than 1.5 multiplied by 10 percent or any census tracts with households with more than one substandard condition greater than 15 percent. However, due to lack of data, Bend is unable to identify areas where such concentrations may occur.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As described above, concentrations are defined where the racial or ethnic populations within a census tract are 50 percent greater than the proportion of population of the city. Bend's 2019 Analysis of Impediments to Fair Housing identified possible racial and ethnic concentrations in all but two census tracts. Bend has made strides in increasing racial diversity in most of its census tracts. Potential concentrations of minorities may exist, such as the small pockets of housing discussed in the Needs Analysis where the community members are predominately Hispanic, including several mobile home parks and a small apartment complex. However, the overall increase in minority populations in most census tracts demonstrates the growing diversity within Bend. In some cases, the concentration may be the result of a few families comprised of people of color relocating within Bend.

Concentrations of poverty may exist where the poverty populations are 50 percent greater than the proportion of poverty population city-wide. Despite a low rate of poverty overall, concentrations of poverty may exist in several census tracts in Bend.

City staff monitor race and ethnicity data for Council to consider equity in their policy decisions. The City of Bend's Council goals operate under Equity as a guiding principle. The principle reads:

We want everyone to feel welcome and safe and will put that outcome at the center of our decision making and actions. Our engagement efforts will amplify the voices of historically excluded populations

and work to ensure all groups have a seat at the table. We will apply an equity lens and consider the community of today and future generations with our actions and policies. We will strive for a Bend where everyone has a voice in decision making that leads to shared prosperity.

What are the characteristics of the market in these areas/neighborhoods?

The area identified in the 2019 Analysis of Impediments to Fair Housing with the largest potential concentration of poverty and minority populations is Census Tract 16. This tract is full of businesses, with few multi-family units and some single-family units. It is zoned commercial, mixed use, high-density residential, and standard-density residential (this area is a little over a mile long on 8th Street). Two affordable housing complexes are within Census Tract 16, Greenwood Manor and Quimby Street Apartments. The location of two publicly supported housing complexes with high density housing creates an environment where households in poverty and minority populations may enter the Bend high-cost housing market.

Are there any community assets in these areas/neighborhoods?

Bend Parks and Recreation District maintains and operates more than 3,035 acres of developed and undeveloped parkland throughout Bend. This includes 84 parks/open spaces and 70 miles of trails. They offer over 1,000 recreation programs for all ages and abilities throughout the area and at the Juniper Swim & Fitness Center and the Bend Senior Center. Bend Park & Recreation District is a special tax district, separate from the City of Bend. The district boundary is slightly larger than the City of Bend, but over 98 percent of its population is within the Bend Urban Growth Boundary (UGB). Bend Parks & Recreation District has parks and amenities spread throughout the City. All neighborhoods/areas have access to both parks and other facilities.

One of Bend Parks & Recreation District's main facilities, Juniper Swim and Fitness, is located within Tract 16. Tract 16 also has Hollinshead Park, 16.5 acres with a community garden; Orchard Park; and Pioneer Park.

Are there other strategic opportunities in any of these areas?

On November 3, 2020, Bend voters passed Transportation Bond Measure 9-135, known as the GO Bond. Bend's community members identified congestion and neighborhood safety as top priorities and helped identify the projects that voters approved. The GO Bond will pay to build priority projects in every part of the city. Projects will improve traffic flow and neighborhood safety, ultimately assisting people who drive, ride bikes, and walk. Bonds will be issued over time to provide funds to construct the proposed projects. The City anticipates issuing the final bond series in 2030, which would be paid off in 2050.

In addition, the Core Area is an area in the center of Bend where urban-scale buildings that include housing and businesses are encouraged. The Core Area includes four of the city's "opportunity areas", or areas where growth is encouraged. These areas are the Bend Central District, KorPine, East Downtown,

and Inner Highway 20/Greenwood. In 2020, the City adopted the Core Area Tax Increment Finance (TIF) Plan. Funds from TIF can be spent on the following project categories:

- Transportation, Streetscape, and Utility Infrastructure
- Affordable Housing Redevelopment and Development Assistance, Partnership, and Support
- Business Redevelopment and Development Assistance, Partnership, and Support
- Open Space, Facilities, Amenities, and Wayfinding
- Plan Administration, Implementation, Reporting, Planning Refinement, and Support

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

When estimating internet and broadband services, ACS's 5-year estimates (2014-2021) segments the population into three income ranges:

- Less than \$20,000 per year,
- \$20,000 - \$74,999 per year,
- \$75,000 or more.

Overall, 37,060 out of 40,158 households have internet / broadband services, or 92 percent. Just 8 percent of households do not have internet / broadband services.

- 2 percent of those earning less than \$20,000 per year are without internet / broadband.
- 5 percent of those earning \$20,000 - \$74,999 per year are without internet / broadband.
- 1 percent of those earning \$75,000 or more per year are without internet / broadband.

Access to broadband internet increasingly impacts communities economic and community development. As mentioned above, 92 percent of Bend's households subscribe to broadband. Bend's households with higher incomes are more likely to have broadband with an internet subscription. All households with children enrolled in Bend La Pine Schools receive an iPad and, if needed, a mobile internet hotspot. The local Connect2Compete program provides a broadband internet subscription for \$9.95 a month to households with children enrolled in K through 12. Through the Lifeline program, Oregon's Public Utility Commission offers income-qualified households with a monthly discount (up to \$15.25) on a phone or broadband (up to \$19.25). The Deschutes Public Library makes available computers with internet during its hours of operation and 50 mobile hotspots for check-out up to 3 weeks at a time.

Bend will continue to inquire of low- and moderate-income households and, specifically those experiencing homelessness, regarding their experience with access to computers and the internet. Lessons learned from the Covid-19 Pandemic demonstrated the importance of in-home access to the internet. For Bend's community members without a home, access is only available to them in public spaces during hours of operation. Housing staff outreach asked those experiencing homelessness,

regarding their experience with access to computers and the internet. For Bend's community members without a home, access is only available to them in public spaces during hours of operation. Primarily those that identified as houseless reported difficulties charging their phones for access to the internet.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are multiple broadband internet service providers available to the Bend community.

- TDS, formerly Bend Broadband
- Century Link
- Webformix
- Yellowknife Wireless
- BendTel
- T-Mobile Home Internet

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Extreme weather instances in the region in recent years also taught valuable lessons. Partnerships between homeless service providers and the City enabled expanding places to sleep and hours of operation at emergency shelters for persons experiencing homelessness to escape winter cold or summer smoke and heat. In the Summer, the City of Bend funded hygiene and cooling stations with water to identified areas where community members were living outdoors. Bend created an Extreme Weather Preparation operating procedure for preparation of further extreme weather occurrences.

The City's Housing staff meets with the Utilities Department and Fire Department weekly, as they are the departments that address flooding, fire, and water resources. Emergency management for the region is under the Deschutes County's Natural Hazards Mitigation Plan which is referenced as a Plan considered in the PR-10 Consultation section.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Deschutes County updates its Natural Hazards Mitigation Plan (NHMP) pursuant to the Disaster Mitigation Act of 2000 with participation of the municipalities within the county, including Bend. Approval of the NHMP and its Bend Addendum ensures the City's eligibility for disaster mitigation project grants. On November 3, 2021, City Council adopted the City of Bend Addendum to the 2021 Deschutes County Natural Hazards Mitigation Plan. The Addendum addresses potential natural hazards and the potential actions the City can take with Deschutes County. In 2021, Senate Bill 762, a wildfire preparedness package, was passed in response to wildfires that burned 4,000 homes and more than a

million acres in 2020. As a result, a statewide wildfire risk map was launched in June 2022 through a website known as the Oregon Wildfire Risk Explorer. The Oregon Wildfire Risk Explorer places every single tax lot in Oregon in a risk category ranging from zero to extreme. The intention of the site was to assess fire risk levels at neighborhood and parcel levels, ultimately to plan wildfire mitigation and prevention work. In August 2022, the agency withdrew the map after receiving thousands of public comments and appeals from property owners. According to an Oregon Public Broadcasting news article on August 5, 2022, property owners opposing the Oregon Wildfire Risk Explorer blamed the state for lowering tax property values, raising insurance rates, and mistakenly classifying properties in high fire-risk zones in the map. As of March 2023, the Oregon Wildfire Risk Explorer is unavailable while the map is being updated.

Bend recently hired its Director of Emergency Management to further its work in planning responses to disasters and major emergencies. The City will be better prepared for natural hazards and climate change risks as the newly hired Director implements a program to respond to these risks and mitigate any potential harm to the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines what steps the City of Bend will take to address any possible deficiencies identified in Market Analysis and the Needs Assessment. It shows the specific needs identified to be addressed, their relative priorities, and the goals and outcomes to meet these priority needs.

With a 373 percent increase in the number of Bend’s unsheltered adults with children, the most urgent need is to increase capacity and continue support to address the issue of homelessness in Bend. This was identified consistently from data and community surveys. By increasing (1) the number of emergency shelter operations with facilities, (2) the permanent supportive housing capacity and (3) the availability of alternative housing types, such as single room occupancy units, Bend can better assist its most vulnerable population.

Oregon Housing and Community Services’ March 2021 report on [Implementing a Regional Housing Needs Analysis Methodology in Oregon](#) demonstrates the rise of those experiencing houselessness is the result of housing underproduction. To address houselessness, the City of Bend will need to increase support for affordable rental housing production. Increasing the supply of housing options includes the opportunity for low and moderate-income families to become homeowners. Producing and preserving both renter- and owner-occupied affordable housing is a necessity for the City to remain a vibrant, active community.

Additionally, the City will need to support low- and moderate-income households maintain housing through public services that offer rental or mortgage assistance. Support for necessary public services was an identified need. This can be accomplished by funding prioritized public services through grants for increased capacity and staffing.

Infrastructure improvements make Bend a more livable city. Infrastructure improvements, particularly when developed in conjunction with affordable housing developments or childcare facilities, are a key element in the Bend’s future development and ability to meet residents’ needs. Infrastructure will also provide more “shovel ready” areas for affordable housing and employment lands development. The need for additional child care capacity can help alleviate poverty by allowing parents to work, attend school, and improve their overall financial resilience.

With Bend’s growth, the private and public community has responded to the low-moderate income population’s needs when possible. Areas identified as strengths for Bend include strong affordable housing developers, emergency shelters, and exceptional service providers. However, there is work to be done to support individuals with mental health needs, individuals struggling with addiction, and individuals with criminal convictions that hinder attainment of housing.

The goals described below will guide Bend in addressing identified needs and gaps in service delivery. It will require a committed investment from public and private business.

Finally, the City will need to ensure that any investments are monitored and progressing as proposed in funding applications. The City recognizes its responsibility to inform the public and be accountable to the community that entrusted us to carry out this Plan.

The Strategic Plan, as an element of the Consolidated Plan, can be adjusted over the years if more pressing needs are identified.

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

With the limited amount of funding available to the City of Bend through CDBG, the priorities for allocating investment among the different activities and needs in regards to geographic areas is limited by which projects are available that meet eligibility requirements. Bend does not currently prioritize any geographic areas.

All areas of the City are eligible for funding. The limited community development resources and funding proposals would be further constrained by geographically targeted areas. The City recognizes affordable housing should be accessible in all areas of Bend with means to access services from all areas of Bend.

In Bend, the HUD identified areas of greater low-moderate income households are locations in Bend nearest to grocery stores, hospitals, and along public transportation routes. Those areas, often comprised of naturally occurring affordable homes, provide low and moderate income households the best access to essential services.

In light of Fair Housing considerations and public survey comments, affordable housing development proposals in areas of greatest opportunity could receive greater weight in funding determinations in the future. Those areas of opportunity were identified in the 2019 Analysis of Fair Housing Impediments and are outside of the areas of greater low-moderate income households. Maintaining this balance is the reason Bend does not prioritize allocations to geographic areas.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Assist Homeless with Shelter and Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services Infrastructure
	Description	Increase the number of homeless shelter units and transitional housing units, while preserving and enhancing existing facilities, and provide services to the homeless population. Increase the community capacity to provide a low-barrier emergency facility where individuals with certain criminal convictions and addictions can have shelter.
	Basis for Relative Priority	The 2022 Point-In-Time Count calculated a 373 percent increase in the number of Bend’s unsheltered adults with children. The need for shelter and services was also identified in data analysis and through public surveys.

2	Priority Need Name	Create and Preserve Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Create and Preserve Affordable Rental Housing Infrastructure
	Description	Produce and preserve rental affordable housing through creation of new rental units, providing land for development of rental units, and obtaining rental units to keep them affordable.

	Basis for Relative Priority	Housing is the solution for homelessness. The next most important need based upon available data, market research, information from key partners, and input from community surveys is to increase the availability of affordable rental units. The increase of affordable rental units will help address the rent burden identified.
3	Priority Need Name	Provide Support to Necessary Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	

	Associated Goals	Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services
	Description	Provide assistance to necessary and prioritized public services, particularly services that increase community capacity for Permanent Supportive Housing (PSH) and “Housing First” model programs. Provide rental and mortgage assistance to help lower income community members to obtain or maintain housing.
	Basis for Relative Priority	The comments from surveys and public meeting input consistently listed public services of various types as a significant need in our community.
4	Priority Need Name	Create and Preserve Affordable Homeownership
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Create and Preserve Affordable Home Ownership Infrastructure
	Description	Produce and preserve owner occupied affordable housing through creation of new homes, development of new homes, homeownership financial assistance, and obtaining homes to keep them affordable.
	Basis for Relative Priority	Sustainable homeownership is not a financial option for all, but the surveys conducted and the data analysis identified that this form of permanent housing should be available for those that can achieve it with a continuum of support.
5	Priority Need Name	Infrastructure Improvements

Priority Level	High
Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Create and Preserve Affordable Rental Housing Infrastructure
Description	Development of infrastructure, particularly in conjunction with affordable housing development or for economic development in low to moderate-income neighborhoods. An additional focus area includes increasing the number and capacity of child care facilities with public infrastructure improvements.

	Basis for Relative Priority	Affordable child care was identified as a priority within the online survey. Public meetings and data support the need for more child care facilities and infrastructure was identified as a means to create more facilities.
6	Priority Need Name	Permanent Supportive Housing for Homeless
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services

	Description	Work to tie homeless and special needs services to affordable housing development for homeless and special needs populations, particularly individuals with behavioral health needs (including addiction) homeless youth, veterans, seniors, and domestic/sexual violence survivors. Prioritize permanent supportive housing. Create new homeless shelter units and preserve existing units to serve this population. Provide services to fragile populations. Provide counseling and outreach to homeless population, both sheltered and unsheltered.
	Basis for Relative Priority	Permanent supportive housing is recognized as a priority need by service providers and by City Council. The "Housing First" approach is a model of permanent supportive housing.
7	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services
	Description	The provision of Transitional Housing, particularly housing that provides services for individuals and families for stays between 6 and 24 months.

	Basis for Relative Priority	This was identified as a Council priority.
8	Priority Need Name	Employment Training and Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Infrastructure

	Description	Provide assistance to entities providing employment training and assist in CDBG eligible Economic Development. Training programs that will increase the skilled construction labor pool will contribute to affordable housing development.
	Basis for Relative Priority	Although this does not score as high as other priorities from surveys, it was identified as a priority need for the City.

Narrative (Optional)

The success of the priority needs identified above are interdependent. The feedback from City Council, online surveys, and data assisted in the determination of the ranking of the priority needs above. The funding applications and coordinated efforts that provide the most return for the investment will determine the outcomes.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Bend does not receive any HOME entitlement funds, and as such has no City-administered Tenant Based Rental Assistance Program (TBRA). Rental assistance in Bend is, for the most part, limited to that which is supplied by Housing Works, the regional Housing Authority, as well as NeighborImpact, the State-designated Community Action Agency. If TBRA funding were available, with an overall rental housing market condition that is dire, demand is estimated in excess of 1,000 units during the 4-year forecast period.
TBRA for Non-Homeless Special Needs	The City of Bend has no provisions or method of providing TBRA. As with all classes of people, the need, based upon rent rates and, more importantly, the likelihood of rents continuing to rise as a result of the limited market, are significant for non-homeless special needs populations. Bend will not have the opportunity of providing direct assistance to individuals in need of this rental assistance.
New Unit Production	Overall rental housing market conditions in Bend could best be described as grim. The apartment market tightened significantly because of limited multifamily construction since 2008. From 2010 through 2013 there were no permits issued for multi-family new construction in the City of Bend. From 2014 approximately 1,140 multi-family units were completed. The demand is great, and the supply is limited.

<p>Rehabilitation</p>	<p>Assessments of housing condition are notoriously difficult due to the lack of accurate, informative data. HUD requires that Bend define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this report, units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD HCV (Section 8) quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being substandard if it is lacking the following: complete plumbing, complete kitchen facilities, sewage removal that is hooked up to a public system, public or well water systems, and heating fuel (or uses heating fuel that is wood, kerosene or coal).</p> <p>Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard (but suitable for rehabilitation), is that units suitable for rehabilitation will have in place some infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.</p> <p>Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the</p> <p>substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining housing unit age, presence or absence of amenities and local code enforcement data.</p> <p>Age. One important indicator of the condition of the housing stock in a city is age. Older houses tend to have more condition problems and are more likely to contain materials such as lead paint. Of course, many old houses may be in excellent condition, but issues are most likely to arise in older structures. More than two thirds of the structures in Bend were built in 1980 or later.</p>
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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	<p>While older housing stock may have certain problems, it can also be a valuable commodity. Many individuals interviewed in the course of this study indicated that older units in the center of Bend are desirable. As a result, they are increasing in value and are more likely to be purchased by owners who have the financial resources to make necessary repairs and updates. Bend, in many respects, is an anomaly in that most of the affordable housing is much newer than the older housing stock, which is in the more desirable neighborhoods, and tends to have a more affluent ownership.</p>
<p>Acquisition, including preservation</p>	<p>Many units of housing were brought into the affordable housing stock through use of Neighborhood Stabilization Funds, the local Affordable Housing Fund, CDBG, and policy changes. This use of funding increased the total stock number by over 60 units in Bend alone. However, with the dramatic increase in housing prices, acquisition is not as attractive as it had been in the past. The competition with investment purchasers makes it harder for both non-profit purchasers and low-income homebuyers to compete for these properties.</p>

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Within this program year, the City of Bend expects to receive \$606,136 in CDBG entitlement funds and estimates earning \$35,000 in Program Income. This Consolidated plan will also apply \$40,000 of unallocated funds from prior year awards toward down payment assistance to low- and moderate-income households. These funds remain unallocated because of unanticipated Program Income earned in the previous program years.

The funding allocations consider the administrative and public services caps based on the City earning \$187,248 in Program Income the prior program year and an estimate of receiving \$35,000 in the current program year. Based on Program Income estimates for this program year and collected last year, the City of Bend applied \$119,007 of this year's awarded funds to public services and \$128,227 to planning and administration expenses.

Assuming federal funding levels remain the same, the City of Bend estimates receiving \$641,136 in CDBG and Program Income each year of the Consolidated Plan. After this program year, the remaining Consolidated Plan years from July 1, 2024, to June 30, 2028, will allocate a total estimate of \$2,564,544 in CDBG funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	606,136	35,000	40,000	681,136	2,564,544	This is based upon assumed HUD budget not being reduced in next five years.

Table 49 - Anticipated Resources

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

Historically CDBG funds have leveraged extensive outside funding, either private equity or other grant sources. Last year’s leverage ratio was approximately 14:1. This is most often the reality of a relatively small amount of CDBG funds compared to a large need in a growing community. It is very rare that CDBG funds are the sole source of funding on any project. With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly, the City will have its Request for Proposals (RFP) for our local Affordable Housing Fund (usually \$1 million annually) and Commercial and Industrial Construction Tax fund (\$100,000 in first year) coincide with CDBG RFPs. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are a HOME regulation and not required to be kept for cities that just receive CDBG. Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs. This may be because priorities and allocation systems of federal

funds do not factor in the needs of communities such as Bend, and State of Oregon funding is allocated to larger urban areas such as the Portland Metro region and in the Willamette Valley. Bend's local Affordable Housing Fund is a necessity to overcome the lack of support that Bend receives from Federal and State resources.

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

The City has identified limited capacity to surplus workable properties and provide them for affordable housing development. The City assisted the County to surplus properties and will continue working towards additional properties to surplus for affordable housing development.

Discussion

The City, because of the formulas utilized for entitlement funding, gets a relatively small amount of CDBG funds compared to population, housing costs, vacancy rate and need. To make up for that lack of support the City combines local funding along with local donated land, exemptions of Systems Development Charges (referred to as Impact Fees in other regions of the country) and any other grants they can find to assist in packaging finance and development projects to create more affordable units.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bend-Redmond Habitat for Humanity	Non-profit organizations	Ownership	Region
Bethlehem Inn	Non-profit organizations	Homelessness Non-homeless special needs public facilities public services	Region
Building Partners for Affordable Housing	Non-profit organizations	Ownership	Region
Central Oregon Health Council	Non-profit organizations	Non-homeless special needs public services	Region
Central Oregon Homeless Leadership Coalition	Continuum of care	Homelessness Planning public services	Region
Central Oregon Regional Housing Authority/Housing Works	PHA	Homelessness Ownership Public Housing Rental public services	Region
Central Oregon Veteran and Community Outreach, Inc.	Non-profit organizations	Homelessness Rental public services	Region
DESCHUTES COUNTY	Government	Homelessness Non-homeless special needs Planning public facilities public services	Region
Economic Development for Central Oregon	Private Industry	Economic Development	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Fair Housing Council of Oregon	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	State
Families Forward, Inc.	Non-profit organizations	Ownership	Region
Inspire Early Learning Centers	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
J Bar J Youth Services, Inc.	Non-profit organizations	Homelessness public services	Region
KOR Community Land Trust	Non-profit organizations	Ownership	Jurisdiction
Legal Aid Services of Oregon	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental public services	State
Mosaic Medical	Non-profit organizations	Non-homeless special needs public services	Region
NeighborImpact	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	Region
OREGON HOUSING AND COMMUNITY SERVICES	Government	Homelessness Ownership Planning Public Housing Rental	State
Pacific Crest Affordable Housing	Private Industry	Ownership Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Saving Grace Imagine Life without Violence	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
St. Vincent de Paul Society of Bend	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
Thrive Central Oregon	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Volunteers in Medicine	Non-profit organizations	Non-homeless special needs public services	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Bend has a very good core of sub-recipients and developers for affordable housing. For single family development, Bend-Redmond Habitat for Humanity supplies ten units per year, and Kor Community Land Trust, plans to produce over 30 affordable homes during the time of this Plan.

For multi-family development, the major provider is Housing Works, the regional housing authority. In the last few years Housing Works completed two large developments, Legacy Landing and Phoenix Crossing. They hope to break ground on Simpson Avenue and a permanent supporting housing project called Cleveland Commons next year, with a majority of funding from Oregon Housing and Community Services (tax credit financing) supplemented by City of Bend Affordable Housing Fund and CDBG. Wishcamper is a private developer who completed half of a 240-unit affordable housing development in recent years and, like Housing Works, has extensive and valuable experience in tax credit financing.

Despite the strength of affordable housing developers, the availability of buildable land for such development is a major gap for the affordable housing supply within Bend. The lack of buildable land also affects Bend’s ability to grow economically. Employers cannot increase their skilled labor capacity because potential employees cannot afford housing. Educated potential employees, who live in Bend, cannot find care for their children because child-care facilities cannot afford to expand. This gap of buildable land will take the most resources, partnerships, and strategies to address.

The major gap in the delivery system is in the limited Permanent Supportive Housing (PSH). There are several entities providing housing support services. However, it has been difficult for them to expand

physical capacity of their facilities or provide robust PSH supportive services. Most service providers, and the few that provide housing, focus any increased resources on strengthening service delivery. The best scenario for the coming years would be for the City to support recruitment of new providers of PSH or work with existing providers to expand their operations to include PSH.

Bend has multiple emergency shelters for persons experiencing homelessness, including Bethlehem Inn, Cascade Youth and Families-Living Options for Teens, the Lighthouse Navigation Center, Shepherd’s House Ministries, Saving Grace, Stepping Stone, and Grandma’s House. Stepping Stone recently renovated their facilities. The emergency shelters that exist in Bend are typically over capacity.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Substance Abuse Services: There are currently eight outpatient operations in Bend: BestCare Treatment, DAWNS House, Oregon Recovery & Treatment Centers, Pfeiffer & Associates, Rimrock Trails, Serenity Lane, Sunstone Recovery, Turning Points Recovery Services, and Deschutes County Behavioral Health (dual diagnosis). There are ten Oxford Houses (self-supporting and drug free home) and many local support groups such as: 12-step (AA, NA) and faith-based recovery support groups. Beyond services, a lack of “housing first” units and capacity for low-barrier shelters, particularly in the winter, is a major barrier to effective pursuit of sobriety. Addressing this gap in Bend will assist chronically homeless individuals and families.

Transportation: Public transit is provided by Cascades East Transit Services, operated by Central Oregon Intergovernmental Council. Unfortunately, the bus systems typically stop running after 6:00 p.m. during the week, run only a limited schedule on Saturdays, and do not operate on Sundays or holidays. For many homeless who must work multiple jobs or non-traditional hours, this can be a real hardship. Several agencies currently gift bus tickets to their clients so they can retain or obtain employment, apply for services, or get to medical appointments.

Job Training and Employment: There are a wide range of programs in Central Oregon providing job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. WorkSource Oregon is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Business Oregon, and the Oregon Department of Human Services. Cascade Youth and Families Center connects the unaccompanied youth to many of these employment resources to develop a self-sufficient future.

Public services: Several nonprofits currently provide different service delivery models to address some of the basic needs of low-income community members. This includes Volunteers in Medicine (provides health and mental health care for low income, uninsured families in Deschutes County), Mosaic Medical (serving the insured and uninsured regardless of age, ethnicity, or income), and Legal Aid Services of Oregon (provides legal assistance). In all instances, the demand for services outstrips available supply and the capacity of the agency. Most of these programs do not currently provide services for the homeless per se although there may be other factors that allow them to qualify for services.

Most of the services in Bend are available to all categories of homeless individuals, including chronic homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. There are a handful of services limited to specific populations, including Saving Grace, Grandma’s House, and Cascade Youth and Families.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There are several barriers to providing **Behavioral Health Services – Including Addiction Services** to those who need it and they generally revolve around insufficient funding. These include: 1) Individuals without health insurance/OHP are left with few resources to access either outpatient or inpatient (i.e. residential) options. There is very limited indigent funding; 2) Licensing for detox facilities is very difficult, operating costs are high, and there is often significant neighborhood opposition to siting such a facility; 3) There is a comparative lack of advocacy for additional funding for substance abuse services; 4) There is a significant lack of low-barrier (“housing first”) units available for those in treatment or recovery. Related to this, with limited resources, there is often ongoing tension between putting funds towards treatment vs prevention.

The primary barriers regarding **Transportation** are: 1) Cost of transportation (this is both financial and labor/time expense as volunteers may play this role); Public transportation is quite expensive on a per-ride basis 2) liability issues associated with transporting people who may or may not pose a risk to the driver and other passengers; and 3) lack of knowledge of where to send someone experiencing homelessness. The Coordinated Entry system in Bend is in place but not fully realized for emergency placement for non-housing providers.

The primary barriers to gaining a job or **employment training** are 1) lack of transportation; 2) cost and availability of child care 3) cost of tuition, books and testing; 4) lack of classes offered in the evening and on weekends, and 5) in certain sectors, lack of locally available employment after graduation.

The primary barriers for **public services** are 1) cost of services (this includes staffing, supplies, facility expenses, etc.); 2) overall capacity of the “professional” community to provide free or reduced services; 3) the need for a system to screen potential clients so this burden does not fall on the donating provider; and 4) how to ensure that the homeless actually show up for appointments/service (this is a huge problem without any easy answers). There are real challenges in the current economy regarding if/how to augment or expand current services without hurting the existing organizations that are already heavily dependent upon grants and donations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Bend City Council goals for 2023-2025 focus on a variety of approaches to overcoming gaps. First, Council has created a goal of “Affordable Housing and Sustainable Development,” which encompasses various strategies for both affordable housing as well as housing that is attainable to middle-income community members. This Council goal applies the following strategies to optimize Bend’s housing continuum:

- To seek sustainable funding for shelter operations and maintaining existing shelter capacity
- To actively pursue partnerships to create land availability, funding and additional capacity for emergency shelters, transitional and affordable housing, and supportive services

- To explore revenue and code/policy options to increase affordable and middle-income housing, and
- To surplus City owned properties to meet housing needs

Other Council goals that include strategies to address identified priority needs include 1. An Accessible and Effective City Government, 2. Public Safety, 3. Transportation and Infrastructure, and 4. Protecting the Environment through Climate Change Mitigation. Council and City Staff continue to finalize the action items under these goals strategies. Many of these strategies align with the priority needs identified thus far including the following:

- Advancing the City’s Commitment to Equity
- Develop a process to connect community members who have experienced acts of discrimination with resources and assistance
- Update the City’s plan for growth that is aligned with Climate Friendly Equitable Communities (CFEC) rules, ensures Bend has a sufficient land supply and adheres to the concept of “complete neighborhoods” as the City works to meet future needs for housing and jobs
- Improve permitting process and review times to support housing and economic development
- Establish an Office of Emergency Management
- Develop Continuity of Operations and Hazard Mitigation plans, and
- Launch community education, prevention, and preparedness programs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assist Homeless with Shelter and Services	2023	2027	Homeless		Assist Homeless with Shelter and Services Provide Support to Necessary Public Services Permanent Supportive Housing for Homeless Transitional Housing	CDBG: \$681,207	Homeless Person Overnight Shelter: 1000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Housing for Homeless added: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Create and Preserve Affordable Rental Housing	2023	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Provide Support to Necessary Public Services Infrastructure Improvements Permanent Supportive Housing for Homeless Transitional Housing	CDBG: \$681,207	Rental units constructed: 200 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit
3	Provide Support to Necessary Public Services	2023	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Assist Homeless with Shelter and Services Provide Support to Necessary Public Services Permanent Supportive Housing for Homeless Transitional Housing	CDBG: \$480,852	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Create and Preserve Affordable Home Ownership	2023	2027	Affordable Housing Non-Homeless Special Needs		Create and Preserve Affordable Homeownership	CDBG: \$681,207	Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
5	Infrastructure	2023	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Assist Homeless with Shelter and Services Create and Preserve Affordable Rental Housing Create and Preserve Affordable Homeownership Infrastructure Improvements Employment Training and Economic Development	CDBG: \$681,207	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

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

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Bend estimates that in the five year period covered by this Consolidated Plan, 65 low- and moderate-income families will be assisted with new housing units.

It is estimated that Bend will be able to assist with rehabilitation of existing units to approximately five low to moderate-income families.

Bend expects to assist with five acquisitions of land or existing units for low to moderate-income families.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

n/a

Activities to Increase Resident Involvements

The City of Bend has a permanent seat on the Affordable Housing Advisory Committee dedicated to a beneficiary of affordable housing. Currently this seat is occupied by a homeowner that purchased their home through a local affordable housing homeownership program. In the past and future, when this representative seat comes up to be filled, tenants of properties owned by the local Housing Authority and of other affordable housing providers are encouraged to apply. In addition, the City has a seat on the Affordable Housing Advisory Committee that is dedicated to a provider of affordable housing. This seat is currently occupied by an employee of Housing Works, the housing authority for the Central Oregon Region.

Many of the public housing community members have a Housing Choice Voucher. Housing Works hosts a Family Self-Sufficiency Program that provides recipients of Housing Choice Vouchers support to increase household income with a goal of self-sufficiency and home ownership. The PATHWorks program sets goals with the household and begins savings toward those goals.

The City of Bend does not operate public housing, but provides support for services that engage with public housing community members. One such service is Thrive Central Oregon. Thrive Central Oregon offers services from the Ariel Glen Apartments and accepts referrals from Housing Works when Housing Choice Voucher recipients are at risk of losing housing.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

n/a

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Bend makes efforts to identify policies that hinder affordable housing and residential development. Since 2015, Bend worked toward the ability to build higher density housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs) in single-family residential zones. A strained housing market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would provide greater upzoning opportunities. In 2019, state legislation (HB 2001) accompanied the City's efforts for additional municipal code updates and allowed greater housing density in single-family housing zones. City staff presented to Council and the community the affirmatively furthering fair housing basis for the additional code changes (See the City staff presentation at <https://youtu.be/h4dC1NAldzY>). Council adopted the City codes changes for more middle housing in single-family zoned areas.

Council changes to City Code clarified rules regarding safe spaces for persons experiencing homelessness to park and made it easier for providers to develop shelters for houseless community members. These City Code changes will remain in place after temporary state legislation expires.

Council adopted property tax exemptions for non-profit affordable housing developments and mixed-use developments which are intended to provide more affordable housing. These are just some of the affordable housing developer incentives expected to increase affordable housing in the upcoming program year.

Housing staff regularly work with all other City departments to streamline code and processes affecting affordable housing developments throughout Bend, so that all Bend community members can find housing in the neighborhood of their choice. Current policy changes under consideration include the following:

- Updates to the System Development Charges methodologies
- Reimplementing master permitting review
- Offering pre-approved ADU building plans
- Offering information on how to convert a detached single-family home into a duplex

The City expects significant investment and policy direction aimed at housing promotion, affordability, and homelessness in 2023 and beyond. City staff monitor the proposals. Middle income property tax exemptions are an example of legislation City staff will be prepared to implement after vetting the concept locally in 2022 and proposing policy changes aimed at making the program more implementable.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Bend has identified some strategies to address barriers to affordable housing. These include:

(a) Land costs. Land costs were identified as the single largest barrier to affordable housing in Bend. The City currently has approximately seven acres of buildable land within the City that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem.

(b) Provide property tax exemption for low-income rental housing. To assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to sixty percent of Area Median Income. The exemptions are provided for twenty years, after Council approval. This can be combined with financing from the City.

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

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

Housing staff continue their work to affirmatively further fair housing in Bend. Once HUD implements rules on the requirements of a jurisdiction's Equity Plan the City will finalize drafting its Equity Plan to submit as a piece of its 2023 Consolidated Plan. Additionally, Housing staff regularly work with all other City departments and the County to streamline affordable housing developments throughout Bend, so that all Bend community members can find housing in the neighborhood of their choice.

Finally, the Affordable Housing and Sustainable Development goal of the 2023-2025 Council includes strategies to optimize the housing continuum. Housing Department staff will be tasked to do the following:

- Seek sustainable funding for shelter operations to maintain existing levels of shelter beds
- Explore revenue and code/policy options to increase affordable and middle-income housing
- Actively pursue partnerships to create land availability, funding, and additional capacity for emergency shelters, transitional and affordable housing, and support services, and
- Surplus City owned property to meet housing needs

SP-60 Homelessness Strategy – 91.215(d)

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

The City will continue to work with the Continuum of Care (CoC) to develop and enhance support outreach to homeless individuals and families. The Homeless Leadership Coalition (HLC), the region's CoC, is a convener of homeless service providers to discuss trends and urgent needs. The CoC is a HUD-mandated community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. HLC members provide outreach services in areas within Bend frequented by persons experiencing homelessness. The City indirectly or directly supports the following organizations within the CoC.

Relationship Empowerment Action Compassion Heart (REACH) - Providing outreach and assessment along with food, shelter, fuel, and case management to the houseless community. Also works with the City at multiple shelter sites.

Project SHARE Van – Providing outreach and assessment along with supplies, and basic services to people survival camping. A project of Shepherd's House which manages multiple shelters including the Navigation Center.

Cascade Youth and Family Center provides street outreach to unaccompanied minors and young adults.

Central Oregon Veterans Outreach provides outreach to locations where veterans typically camp within Bend.

Thrive Central Oregon provides social work services at the public libraries, churches, and other identified community spaces. Bethlehem Inn, Saving Grace, and Grandma's House all take referrals from local hospitals, human services, and medical providers. These various services network through the HLC to connect persons experiencing homelessness to the services needed.

Addressing the emergency and transitional housing needs of homeless persons

The region's Continuum of Care (CoC) model strives to serve the community no matter where they currently reside, on the spectrum from the streets to emergency shelter to transitional (temporary) housing to subsidized rental units. Different people have different needs and it is important to provide additional capacity to reduce the hardships associated with homelessness. The City supports a Housing First strategy is to increase capacity for emergency shelters and additional Permanent Supportive Housing. It is a goal of this Consolidated Plan and Bend's City Council to capacity for emergency shelters, transitional and affordable housing. The Lighthouse Navigation Center and Stepping Stone, a hub of service providers and emergency overnight shelter, is a critical addition to services for houseless persons in our region.

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

Providing rental or mortgage assistance through subsidized payments or below market rent is a proven method to help low-income households avoid and exit homelessness. Providing utility assistance is another way of reducing overall household expenses and counseling resources are also effective.

The majority of general rental, mortgage, and utility assistance in the region is currently provided by Housing Works (Housing Choice Voucher Program, Veterans Affairs Supportive Housing vouchers, Emergency Housing Vouchers), NeighborImpact (HUD CoC funds, State of Oregon funds, federal, state, and local energy assistance and weatherization programs, among others) and Thrive Central Oregon (State of Oregon funds and City of Bend funding). The Department of Human Services and Veterans Services also provide limited assistance to those who fall within their guidelines and various nonprofits and churches provide limited assistance. Agency waiting lists for assistance can be between four months to almost two years.

Another tool is foreclosure prevention/mortgage counseling. This can assist homeowners having trouble paying their mortgage or facing foreclosure. NeighborImpact, a HUD-certified housing counseling agency, offers free foreclosure prevention services including one-on-one counseling to homeowners. NeighborImpact also hosts a HUD-certified reverse mortgage (HECM) counselor, which is a foreclosure prevention tool. In markets such as Bend's, keeping seniors in their homes is a viable method of avoiding foreclosure and allowing seniors to age in place.

NeighborImpact- a non-profit 501(c)(3) organization, offers a "Ready to Rent" class. The program educates potential renters on how to be responsible members of the rental community while also providing financial literacy training to those with past credit issues.

Disputes between tenants and landlords/property managers remain an often unresolved issue that can lead to homelessness. These issues are frequently caused by lack of education and available advocacy for tenants. Legal Aid Services of Oregon provides tenant's rights education and mediation services in these situations.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Deschutes County Behavioral Health identifies anyone being discharged from Oregon State Hospital as the highest priority for placement in residential facilities. They also contract with Bethlehem Inn and have four beds reserved for clients in need of intensive services. As of March 2023, there are 41 beds available for residential treatment, located in multiple locations. Those beds are currently filled and unavailable for as long as 2 years.

Deschutes County Behavioral Health has a housing assistance program called Foundations, providing clients with rental assistance. They do maintain a waitlist, but as of March 2023, the waitlist is short. Deschutes County Behavioral Health has identified the shortage of available low-income units to be the main barrier to utilizing this rental assistance.

St. Charles Medical Center is the regional hospital system and is anchored by the largest hospital in Central Oregon. When St. Charles discharges a patient that does not have a home they are often sent to The Lighthouse Navigation Center, a non congregate emergency shelter. Beds may be made available at Bethlehem Inn if the high barrier requirements are met. If the individual is a known patient of Deschutes County Behavioral Health, the patient may receive assistance to go to a motel until a more permanent housing situation becomes available to the patient. This is increasingly rare.

In 2012, the State of Oregon entered into an agreement with the U.S. Department of Justice regarding health system improvements for individuals with mental illness. The Oregon Health Authority (OHA) continues to track the outcome measures. One measure that is tracked is Assertive Community Treatment (ACT). ACT is a community-based program through Deschutes County which provides intensive behavioral health treatment to adults with serious and persistent mental illness. Services include therapy, peer supports, case management, supported employment, nursing, outreach and psychiatric services. OHA considers 47/100,000 persons to be the minimum ratio for ACT enrollment amongst the general population. As of July 1,2020, Central Oregon had a ratio of 21/100,000, which is below the minimum ratio expected. This implies a shortage of available mental health providers or services.

In 2022, the City of Bend acquired a former motel as an emergency shelter. The City entered into an agreement with the Deschutes County's Public Health Program to provide a portion of the motel rooms available as COVID isolation rooms for houseless persons diagnosed with COVID 19. County and City staff pursued a partnership where the City could offer its facility for the County to address its public health need. The City of Bend and Deschutes County lack resources for extremely low-income households and it is especially acute in those being discharged from systems of care and institutions. With COVID 19, shelters in Bend have experienced an increase of medically fragile individuals discharged into the houseless community.

Bend extremely limited permanent supportive housing. There are 33 units funded for development and expected to be open in late 2024.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

City of Bend staff has consulted with Deschutes County on Lead Poisoning issues and continues to consult with NeighborImpact, the regional housing rehabilitation provider regarding issues of Lead Based Paint. Additionally, staff have consulted with Oregon Health Authority Lead Poisoning Prevention Program.

The potential exposure to lead-based paint in Bend is lower than many areas, with more than two-thirds of the existing housing stock built in 1980 or later. Any housing developed before 1978 has some risk of lead-based paint, and approximately 26 percent of Bend's housing stock was built before 1979. However, the risk of lead-based paint in these units is far lower than for older housing units.

The City continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects as needed. Additionally, the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City can provide both Risk Assessment assistance and consultation regarding hazard abatement and project management.

How are the actions listed above related to the extent of lead poisoning and hazards?

While the exact number of housing units in Bend with potential lead-based paint hazard is not available, the figure can be estimated based on the number of units built before 1980. Of the 40,158 total housing units in Bend, CHAS data from 2015-2019 estimates that 14,220 housing units were built before 1980, thereby potentially presenting a risk of lead-based paint exposure. This CHAS data also estimates 4,210 low-to-moderate income households live in homes built before 1980.

Additionally, Bend has a supply of older homes that are highly desirable, historic in nature, and very expensive. These homes have either been remodeled or are well maintained, and thus not a likely risk for lead-based paint hazard.

How are the actions listed above integrated into housing policies and procedures?

Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential use in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. Children are exposed to lead poisoning through paint debris, dust, and particles released in the air during renovation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned

children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

The Oregon Health Authority provides information services as part of its Lead Poisoning Prevention Program. The program's main outreach is its toll-free "LeadLine" telephone service which provides information and referral services for those at risk of lead poisoning. The Deschutes County Health Department also provides services through its Lead-Based Paint program, including information, education, and referral services.

Extent of the problem -- Factors that contribute to community risk for lead-based paint include the age and condition of housing, poverty and property tenure, families with young children and the presence of lead poisoning cases. Homes built before 1940 on average have paint with 50 percent lead composition. Inadequately maintained homes and apartments (often low-income) are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Any project that is initiated with funding from the City of Bend, be it acquisition or rehabilitation of a property that was constructed prior to 1978, will have a visual assessment to determine lead hazards, along with review of population proposed for that site. Any identified lead hazards will be addressed, usually through abatement procedures.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The low incomes of many Bend community members have left them with insufficient means for decent, affordable living, and the City is cognizant of the needs of those living in poverty. The goals, objectives and actions outlined in this Plan are intended to assist those currently living in poverty by providing them with resources to move out of poverty, or to assist those in danger of moving into poverty to remain out of poverty.

These goals supplement City Council goals for 2023-2025, which are detailed in section SP-40. Housing staff will work towards the goal of “Affordable Housing and Sustainable Development,” and additional City staff will work to implement strategies align with the priority needs identified thus far including the following:

- Advancing the City’s Commitment to Equity
- Develop a process to connect community members who have experienced acts of discrimination with resources and assistance
- Update the City’s plan for growth that is aligned with Climate Friendly Equitable Communities (CFEC) rules, ensures Bend has a sufficient land supply and adheres to the concept of “complete neighborhoods” as the City works to meet future needs for housing and jobs
- Improve permitting process and review times to support housing and economic development
- Establish an Office of Emergency Management
- Develop Continuity of Operations and Hazard Mitigation plans, and
- Launch community education, prevention, and preparedness programs

Specific programs to address these goals are contingent upon applications received for CDBG funding in any given year. With the limited amount of CDBG funds that Bend receives, most agencies that utilize this funding are also receiving monies from different sources. However, past history shows that consistently the City of Bend has aided with health care initiatives, fair housing initiatives, homeless outreach, homeownership counseling, and basic needs services on nearly an annual basis.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that promote self-reliance, as well as job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. In 2023, the Lighthouse Navigation Center will provide coordinated services directed at moving individuals and families into permanent housing and stabilization.

The Lighthouse Navigation Center, along with several other organizations, not only provide services to the community, ranging from homeless prevention to financial literacy, but also provide various degrees of housing assistance, ranging from homeless shelters to homeownership assistance.

When applicants apply to the City of Bend for funding through CDBG, the Affordable Housing Fund, or through other periodic funding opportunities that are administered by the City, staff and the Affordable Housing Advisory Committee often look at all applications and attempt to coordinate partnerships, particularly in terms of social service applicants to synchronize with appropriate housing projects.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Housing staff meet with potential applicants for funding from each year's Action Plan (AP-15 to AP-85) to discuss eligible activities that fit within the potential applicants' established practices. Housing staff continue to reach out to minority business and population specific service providers and talk through available funding opportunities from the City. Those discussions will continue because the largest barrier for minority businesses and populations specific organizations to utilize available resources is capacity to navigate the requirements of the funding.

The City of Bend will monitor the recipients of funding and policy benefits through property records, site visits, and reporting requirements. In order to monitor its own performance in meeting the goals and objectives outlined in the Consolidated Plan (Plan), the City regularly reviews the Plan and assesses the City's progress toward meeting the goals and objectives in each year's Action Plan. Each Action Plan includes an extensive community process to allocate the CDBG funds.

Initial potential applicant training will provide a general overview of program management requirements, financial standards, and community interaction expectations. The City will offer technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant contracts, encouraging strategic plan development, providing staff training assistance, and carrying out a City Risk Assessment and Monitoring Plan.

The Risk Assessment and Monitoring Plan outlines procedures the City will use to determine an organizations capacity to undertake a CDBG funded project. Project monitoring requirements for both Housing staff and the organization monitored are clearly outlined within each year's Action Plan. The results of the risk assessment assist the organization in identifying ways to improve its capacity, efficiency, and service area analysis (markets), and to improve project performance. Monitoring helps Housing staff identify 1. future training curriculum, 2. additional factors to consider in risk assessment, 3. items to include for review in subrecipient monitoring forms, and 4. dialogue necessary between subrecipients, City staff, the Affordable Housing Advisory Committee (AHAC), and Council.

Housing staff offer regular subrecipient performance updates to the AHAC with CDBG requirements education. This education ensures AHAC fund programs that perform timely and meet benchmarks.

Expected Resources

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

Introduction

Within this program year, the City of Bend expects to receive \$606,136 in CDBG entitlement funds and estimates earning \$35,000 in Program Income. This Consolidated plan will also apply \$40,000 of unallocated funds from prior year awards toward down payment assistance to low- and moderate-income households. These funds remain unallocated because of unanticipated Program Income earned in the previous program years.

The funding allocations consider the administrative and public services caps based on the City earning \$187,248 in Program Income the prior program year and an estimate of receiving \$35,000 in the current program year. Based on Program Income estimates for this program year and collected last year, the City of Bend applied \$119,007 of this year's awarded funds to public services and \$128,227 to planning and administration expenses.

Assuming federal funding levels remain the same, the City of Bend estimates receiving \$641,136 in CDBG and Program Income each year of the Consolidated Plan. After this program year, the remaining Consolidated Plan years from July 1, 2024, to June 30, 2028, will allocate a total estimate of \$2,564,544 in CDBG funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	606,136	35,000	40,000	681,136	2,564,544	This is based upon assumed HUD budget not being reduced in next five years.

Table 53 - Expected Resources – Priority Table

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

Historically CDBG funds have leveraged extensive outside funding, either private equity or other grant sources. Last year’s leverage ratio was approximately 14:1. This is most often the reality of a relatively small amount of CDBG funds compared to a large need in a growing community. It is very rare that CDBG funds are the sole source of funding on any project. With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly, the City will have its Request for Proposals (RFP) for our local Affordable Housing Fund (usually \$1 million annually) and Commercial and Industrial Construction Tax fund (\$100,000 in first year) coincide with CDBG RFPs. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are a HOME regulation and not required to be kept for cities that just receive CDBG. Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs. This may be because priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding is allocated to larger urban areas such as the Portland Metro region and in the Willamette Valley. Bend’s local Affordable Housing Fund is a necessity to overcome the lack of support that Bend receives from Federal and State resources.

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

The City has identified limited capacity to surplus workable properties and provide them for affordable housing development. The City assisted the County to surplus properties and will continue working towards additional properties to surplus for affordable housing development.

Discussion

The City, because of the formulas utilized for entitlement funding, gets a relatively small amount of CDBG funds compared to population, housing costs, vacancy rate and need. To make up for that lack of support the City combines local funding along with local donated land, exemptions of Systems Development Charges (referred to as Impact Fees in other regions of the country) and any other grants they can find to assist in packaging finance and development projects to create more affordable units.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assist Homeless with Shelter and Services	2023	2027	Homeless		Assist Homeless with Shelter and Services	CDBG: \$119,007	Homeless Person Overnight Shelter: 285 Persons Assisted
2	Create and Preserve Affordable Home Ownership	2023	2027	Affordable Housing Non-Homeless Special Needs		Create and Preserve Affordable Homeownership	CDBG: \$393,902	Homeowner Housing Added: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Assist Homeless with Shelter and Services
	Goal Description	Four funded projects meet this goal: Bethlehem Inn, DAWNS House, Grandma’s House, and Living Options for Teens program.
2	Goal Name	Create and Preserve Affordable Home Ownership
	Goal Description	Homeownership financial assistance will be available for four low- and moderate-income households to purchase homes at Crescita a KOR Community Land Trust development. Additionally, funds for pre-development expenses will provide KOR Community Land Trust an opportunity to develop 40 homes for low- and moderate-income households to purchase.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following describes the program activities that will be undertaken with the City of Bend’s 2023 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the 2023-2027 Consolidated Plan. Bend’s CDBG program administration will bring fair housing awareness when participating in development of City policies and ensure funded projects conduct their programs in furtherance of fair housing.

Projects

#	Project Name
1	Bethlehem Inn, Part of the Solution
2	DAWNS House, Maintaining Housing and Addiction Services
3	Grandmas House, Maternity Group Home for Youth Experiencing Homelessness
4	Cascade Youth and Family Center, Living Options for Teens
5	Crescita Down Payment Assistance
6	KOR Community Land Trust, Simpson Avenue Pre-Development
7	2023-2024 CDBG Program Administration

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City’s Affordable Housing Advisory Committee recommended funding these activities to City Council based on the importance of community members maintaining shelter and support. During the past year, obtaining and maintaining housing became much more difficult throughout Oregon. Developing affordable homeownership opportunities continues to be a priority of the Council.

AP-38 Project Summary

Project Summary Information

1	Project Name	Bethlehem Inn, Part of the Solution
	Target Area	
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$53,007
	Description	Funding will support adding additional program delivery personnel with a case management coordinator.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	A total of one hundred adults and children of low- and moderate-income households will benefit from case management.
	Location Description	3705 N Hwy 97, Bend, OR 97703
	Planned Activities	Funding will support adding additional program delivery personnel with a case management coordinator.
2	Project Name	DAWNS House, Maintaining Housing and Addiction Services
	Target Area	
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$26,000
	Description	Funding will be utilized for services delivery personnel including case management and mentorship.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	A total of 135 low- and moderate-income women in substance use recovery.
	Location Description	62024 Dean Swift Road, Bend, Oregon 97701-8596
	Planned Activities	Funding will be utilized for services delivery personnel including case management and mentorship.

3	Project Name	Grandmas House, Maternity Group Home for Youth Experiencing Homelessness
	Target Area	
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$20,000
	Description	This project improves long term outcomes for youth by providing additional staff coverage for the Grandmas House. Current staffing is limited, due to reduced federal funding, state, and local funding. For youth to be successful long term, staff must engage youth individually and provide comprehensive case management services with a focus on education and employment. Funds through the City of Bend CDBG grant will enable CYFC to add an additional FTE to meet the required staff to youth ratios required by law.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	A total of twenty unaccompanied pregnant and parenting youth ages 16-24 and their children.
	Location Description	1600 NE Rumgay Lane, Bend, Oregon 97701-7287
	Planned Activities	Funding will help acquire additional staffing to support twenty unaccompanied pregnant and parenting youth for three thousand five hundred nights (based on annual occupancy).
4	Project Name	Cascade Youth and Family Center, Living Options for Teens
	Target Area	
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$20,000
	Description	This project improves long term outcomes for youth by providing additional staff coverage for the LOFT. Current staffing is limited, due to reduced federal funding, state, and local funding. For youth to be successful long term, staff must engage youth individually and provide comprehensive case management services with a focus on education and employment. Funds through the City of Bend CDBG grant will enable CYFC to maintain FTE to meet the required staff to youth ratios required by law.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	A total of twenty-five unaccompanied youth, ages sixteen to twenty-four, experiencing homelessness will receive this benefit.
	Location Description	19 SW Century Dr., Bend, Oregon 97702
	Planned Activities	Funding will help maintain staffing to support twenty-five youth for three thousand nights (based on annual occupancy).
5	Project Name	Crescita Down Payment Assistance
	Target Area	
	Goals Supported	Create and Preserve Affordable Home Ownership
	Needs Addressed	Create and Preserve Affordable Homeownership
	Funding	CDBG: \$40,000
	Description	Funding will be utilized for homeownership financial assistance to be given to four low- and moderate-income households.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	A total of four low- and moderate-income households will benefit from these affordable homeownership opportunities.
	Location Description	2500 NE 8th Steet, Bend, Oregon 97701
	Planned Activities	Funding will be utilized as homeownership financial assistance to be given to four low- and moderate-income households.
6	Project Name	KOR Community Land Trust, Simpson Avenue Pre-Development
	Target Area	
	Goals Supported	Create and Preserve Affordable Home Ownership
	Needs Addressed	Create and Preserve Affordable Homeownership
	Funding	CDBG: \$393,902
	Description	Funding will be utilized for the pre-development expenses such as design, engineering, legal, review, and permitting. Thirty home ownership opportunities will be developed for low- and moderate-income households.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	Fourty low- and moderate income households will benefit from the opportunity to purchase a home.
	Location Description	19755 Simpson Ave., Bend, OR 97702
	Planned Activities	Funding will be utilized for the pre-development expenses such as design, engineering, legal, review, and permitting. Fourty home ownership opportunities will be developed for low- and moderate-income households.
7	Project Name	2023-2024 CDBG Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$128,227
	Description	Administration of CDBG program for the City of Bend.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City of Bend will contract with Fair Housing Council of Oregon for at least two fair housing trainings for the benefit of low- and moderate-income households.
	Location Description	709 NW Wall St., Bend, OR 97709
	Planned Activities	Administration of CDBG program for the City of Bend, including funding fair housing education for the benefit of low- and moderate-income households.

AP-50 Geographic Distribution – 91.220(f)

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

Affordable Housing Fund development will be disbursed throughout Bend, including in Central, East, and Southwest Bend. Homeownership financial assistance will occur in Central Bend and East Bend. There are no concentrated areas of racial, ethnic, or poverty populations in Bend

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Utilizing CDBG to assist with local funds is the only way the City can get any new units on the ground that meet this category. However, we do put many more units up in Bend that are outside the scope of CDBG, approximately 100 per year. This year over 100 affordable rental units will be completed that did not utilize any Community Planning and Development (CPD) funds.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	10
Special-Needs	2
Total	16

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	16
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	16

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

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

AP-60 Public Housing – 91.220(h)

Introduction

Although federal, state, or local funding subsidizes affordable housing located in Central Oregon, there is no public housing within the City of Bend. The City of Bend has a long and productive partnership with the local housing authority, Central Oregon Regional Housing Authority dba Housing Works. The City has partnered with Housing Works on hundreds of units over the years, with such assistance as land donation (or land lease with minimal, \$1 per year, payments) and direct financing through both CDBG and Affordable Housing Funds. The City also consults on a regular basis with Housing Works staff on potential projects and policies to increase and enhance the number of affordable housing units in Bend. A Housing Works staff member also sits on the City's Affordable Housing Advisory Committee.

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

The City of Bend does not have public housing. The City works with the Central Oregon Regional Housing Authority, dba Housing Works, to identify ways in which the City can assist with affordable housing development, upgrades, and activities. Currently, community members of Housing Works properties take part in voluntary activities toward establishing self-resilience as well as holding a position on Housing Works governing board.

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

Community members of Housing Works, the Central Oregon Regional Housing Authority, properties are encouraged to take part in voluntary activities toward establishing self-resilience and participate through tenant representation on the Housing Works governing board and through tenant meetings.

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

Not applicable.

Discussion

Housing Works is a viable, competent, and valued partner of the City of Bend in addressing the needs of community through affordable housing. In addition to the numerous projects done over the years with Housing Works, the City fully expects to continue this collaboration in the future. Housing Works will be an integral partner in addressing the ongoing rental housing crisis. They are the most experienced and successful developer of large-scale affordable housing projects in the region and are the owners of the largest portfolio of affordable housing in the eastern part of the state.

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

Introduction

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent or assist somebody in moving out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation), while others focus on a particular population (e.g. victims of domestic violence, seniors, or veterans). The City works with all providers, either directly with financial assistance, or in partnership with other entities. Examples of these providers are J Bar J Youth Services, NeighborImpact, Bethlehem Inn, Central Oregon FUSE, Saving Grace, Central Oregon Veterans Outreach, Shepherd's House, REACH, DAWNs House, various health care providers, and other contributors in addressing persons experiencing homelessness and with special needs.

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

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

This year the City of Bend's CDBG funds support four projects that address the needs of homeless individuals, particularly those that are unsheltered. Specifically, the City is funding case management personnel for Bethlehem Inn, DAWNS House, J Bar J's Grandma's House, J Bar J's Living Options for Teens or the LOFT program. The LOFT serves unsheltered minors and Grandma's House supports teen mothers. Bethlehem Inn is an emergency shelter and DAWNS House provides temporary housing for women in recovery from alcohol or substance abuse.

Addressing the emergency shelter and transitional housing needs of homeless persons

The projects above provide ancillary housing services. The 2021-20213 Council adopted a goal of 500 shelter beds for the biennium. Through state legislation under House Bill 3261, House Bill 4212, and House Bill 2006, cities could cite homeless shelters easier. Bend approved four transitional housing communities, two hotels for non-congregate shelter, and the Lighthouse Navigation Center. Resources available through HB 2006 also allowed the Lighthouse Navigation Center to operate as a navigation services hub and provide coordinated services to address houselessness. The City is on track to complete its goal of creating 500 shelter beds for the biennium.

Council adopted the Safe Parking Program into the City Code in the spring of 2021. The Safe Parking Program allows property owners or lessees limited overnight parking for persons experiencing homelessness. At the time of drafting this Consolidated Plan, there were 16 parking spots at 5 locations within Bend.

Because the state legislation will sunset in June of 2023, Council adopted additional shelter City Code changes to make citing shelters easier in the future. Council adopted a Camping Code which will give

greater clarity to Bend’s community members regarding where, when, and how camping can occur in Bend’s public rights of way.

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

Case management at Bethlehem Inn, DAWNS House, Grandma’s House, the Lighthouse Navigation Center, and Stepping Stone provides homeless individuals and families with assistance and education necessary to transition to permanent housing and maintain housing stability. Affordable Housing Funds will be applied to the construction of Cleveland Commons, a permanent supportive housing program for thirty-four formerly chronically homeless households.

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

City funding through the American Rescue Plan Act and the City’s own Commercial and Industrial Construction Tax will supplement state funds in supporting households with mortgage and rent assistance to maintain housing. NeighborImpact receives ARPA funds from the City to connect community members with rental or mortgage assistance. The City provides funding for Thrive Central Oregon, which works with tenants to prevent eviction. Property managers at rent restricted properties throughout the region refer tenants at risk of eviction to Thrive

Thrive Central Oregon offers case management to community members in Bend and the Central Oregon Region. Thrive helps connect community members to legal services, employment, health care, and any other available resources.

Discussion

City of Bend Council Goal objectives for the 2023-2025 biennium include the following:

- Maintaining support and technical assistance for the Lighthouse Navigation Center and Stepping Stone
- Support shelter operators through capacity building efforts focused on technical assistance, peer support and program expansion

- Support the region’s Coordinated Houseless Response Office’s work on education, revenue creation, and capacity building for houseless service providers

The City of Bend’s Housing Department will aim to meet these objectives with a variety of resources, included CDBG. Specifically, CDBG funding will support case management personnel from programs at Bethlehem Inn, DAWNS House, Grandma’s House, and the LOFT. Other resources will support case management at the Lighthouse Navigation Center and Stepping Stone. While additional funds will support NeighborImpact and Thrive Central Oregon for households to maintain housing and prevent displacement.

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

Introduction:

There are numerous barriers to affordable housing in Bend, including lack of affordable serviced land for development, funding source difficulties for most large developments, all housing stock in high demand, insufficient number of affordable housing developers, and a market that supports higher end housing development on scarce available land.

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

The city has identified some strategies to address these barriers. Surplusing City owned properties can address the land cost barriers, but there is limited City land to surplus and much of it will take unique approaches for development. Property tax exemptions for affordable housing development is another approach the City adopted to incentivize such projects. Continued outreach to affordable housing developers in the region as the local affordable housing developers are not enough. Finally, the City continues to review its existing policies to identify when those practices pose obstacles to affordable housing. Additionally, the City will explore new policies or policy revisions to facilitate development of affordable housing and the prevention of homelessness.

Discussion:

The City completed its UGB expansion, however, there is still land waiting to be annexed into the City. The parcels which have been annexed and are expected to provide approximately 1000 new units of land in the next 5 years. We can expect the additional lands to have infrastructure service approximately one to two years from now at the earliest.

Since 2015, Bend worked toward the ability to build higher density housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs) in single-family residential zones. A strained housing

market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would provide greater upzoning opportunities. In 2019, state legislation (HB 2001) accompanied the City's efforts for additional municipal code updates and allowed greater housing density in single-family housing zones. City staff presented to Council and the community the affirmatively furthering fair housing basis for the additional code changes (See the City staff presentation at <https://youtu.be/h4dC1NAldzY>). Council adopted the City codes changes for more middle housing in single-family zoned areas. Adding these types of homes helps meet the housing needs of many younger people, older people, and people who work hard but can't afford a large, detached house of their own. Production is expected to continue to increase as Bend developers transition to building these types of units.

Council changes to City Code made safe spaces for persons experiencing homelessness to park and made it easier for providers to develop shelters for houseless community members. These City Code changes will remain in place if temporary state legislation expires. City staff will explore processes to better streamline applications for managed parking programs, temporary managed outdoor shelters, emergency shelters, and transitional housing.

Council adopted property tax exemptions for non-profit affordable housing developments and mixed-use developments which would provide more affordable housing. These are just some of the affordable housing developer incentives expected to increase affordable housing in the upcoming program year.

Housing staff continue their work to affirmatively further fair housing in Bend. Once HUD implements rules on the requirements of a jurisdiction's Equity Plan the City will finalize drafting its Equity Plan to submit as a piece of its 2023 Consolidated Plan. Additionally, Housing staff regularly work with all other City departments and the County to streamline affordable housing developments throughout Bend, so that all Bend community members can find housing in the neighborhood of their choice.

Finally, the Affordable Housing and Sustainable Development goal of the 2023-2025 Council includes strategies to optimize the housing continuum. Housing Department staff will be tasked to continue exploration of code/policy options to streamline housing development processes for greater affordable and middle-income housing options.

AP-85 Other Actions – 91.220(k)

Introduction:

City of Bend addresses the Community Development and Housing needs of Bend through local funding and will do so through the foreseeable future. The use of CDBG funds is severely limited which has forced the City to be both creative and diligent in supporting the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

Generally, the obstacles to meeting underserved needs are the lack of funding and the lack of information regarding available resources. Individual City departments actively monitor and pursue funding opportunities for a broad range of project areas, including housing and community development. During the program year, the City will lead in continuing to seek ways to expand and refine how those whose needs are underserved are informed about the financial and informational resources available to them in the community. Primary examples are the following:

- Coordination with Oregon Housing and Community Services (OHCS) and the Central Oregon Intergovernmental Council (COIC) on funding for shelter operations in Bend
- The financial, rehab, and planning support of the Lighthouse Navigation Center
- The conversion of two hotels to emergency housing
- The implementation and first funding distribution of the Commercial and Industrial Construction Tax to benefit households at 30 percent AMI or below, and
- The on-going CDBG and Affordable Housing Funds projects.

Access to broadband internet increasingly impacts communities economic and community development. As mentioned in MA-60, 92 percent of Bend’s households subscribe to broadband. Bend’s households with higher incomes are more likely to have broadband with an internet subscription. All households with children enrolled in Bend La Pine Schools receive an iPad and, if needed, a mobile internet hotspot. The local Connect2Compete program provides a broadband internet subscription for \$9.95 a month to households with children enrolled in K through 12. Through the Lifeline program, Oregon’s Public Utility Commission offers income-qualified households with a monthly discount (up to \$15.25) on a phone or broadband (up to \$19.25). The Deschutes Public Library makes available computers with internet during its hours of operation and 50 mobile hotspots for check-out up to 3 weeks at a time.

Housing staff outreach asked those experiencing homelessness, regarding their experience with access to computers and the internet. Lessons learned from the Covid-19 Pandemic demonstrated the importance of in-home access to the internet. For Bend’s community members without a home, often access to a computer is only available to them in public spaces during hours of operation. Primarily those that identified as houseless reported difficulties charging their phones for access to the internet.

Extreme weather instances in the region the past three years also taught valuable lessons. Partnerships

between homeless service providers and the City enabled expanding places to sleep and hours of operation at emergency shelters for persons experiencing homelessness to escape winter cold or summer smoke and heat. In the Summer, the City of Bend funded hygiene and cooling stations with water to identified areas where community members were living outdoors. With a recently hired Director of Emergency Management, Bend will develop a program to respond to these risks and mitigate potential harm to the community.

Actions planned to foster and maintain affordable housing

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

In addition, the City provides expedited permitting for affordable housing and has implemented the System Development Charge (SDC) Exemption and Loan Program. After the success of the City's deferral and loan program to facilitate affordable developments, Council adopted a blanket exemption of SDCs for affordable housing developments in 2017. The City of Bend has a robust Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered, in addition to expedited processing and SDC fee exemptions, include a density bonus, cottage code, and surplus land awards.

To assist developers of affordable housing, the City of Bend adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to sixty percent of Area Median Income. The exemptions are provided for twenty years, after Council approval. Recently the City implemented additional property tax exemptions to foster and maintain affordable housing with Council approval: a tax exemption for non-profits providing affordable housing and a ten-year property tax exemption for multiple unit properties offering ten percent of the units as affordable housing. As it relates to fostering affordable housing through homeownership, the City supports multiple organizations with land acquisitions, site planning, and down payment assistance.

Actions planned to reduce lead-based paint hazards

The City continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects as needed. Additionally, the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City can provide both Risk Assessment assistance and consultation regarding hazard abatement and project management.

Actions planned to reduce the number of poverty-level families

The City actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that

promote self-reliance, as well as job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. In 2023, the Lighthouse Navigation Center, Stepping Stone, Bethlehem Inn, DAWNS House, the LOFT, and Grandma's House will provide coordinated services directed at moving individuals and families into permanent housing and stabilization.

Actions planned to develop institutional structure

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

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

The City recognizes the importance of coordination and has taken an active leadership in the County and across the state to enhance coordination between public and private housing and social service agencies. With the Deschutes County Coordinated Houseless Response Office and the Homeless Leadership Coalition, the City will further coordinate with local housing and social service providers in the identification, documentation, and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The City's Housing Department has increased staff and capacity. The Affordable Housing Manager serves as a point of contact and to coordinate the City's role in addressing housing and community development needs. The Affordable Housing Advisory Committee reviews all CDBG applications. The Committee, which is composed of housing developers, social service professionals, affordable housing tenants, realtors, lenders, and individuals with experience in addressing housing and community development issues, provides valuable expertise to City staff and the City Council and will serve to enhance the coordination of service delivery in the broader community.

Discussion:

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

this year the System Development Charge Exemption for Affordable Housing will sunset, but the City will work towards extending it for continued development of affordable housing.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	35,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	35,000

Other CDBG Requirements

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

The City of Bend estimates it will collect \$35,000 in program income this year and those funds were included in the Projects Table to be carried out through the year.

Appendix - Alternate/Local Data Sources

1	Data Source Name US Census
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. This is information found on the American Fact Finder web site, put out by the U.S. Department of Commerce. It provides more accurate and timely data (based upon 2010 Demographic Profile Data) than the default data in the IDIS system (based on 2000 Census).
	What was the purpose for developing this data set? Part of the ten year requirement for U.S. Census Department.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2010

	<p>Briefly describe the methodology for the data collection.</p> <p>The Bureau’s constitutional mandate to enumerate the U.S. population every 10 years has been summarized with deceptive simplicity: count each person whose usual residence is in the United States; count the person only once; and count him or her at the right location. In reality, the attempt to find all U.S. residents and correctly enumerate them is increasingly complicated and expensive, and attracts congressional scrutiny. For 2010, the Bureau devised a short-form questionnaire that asked for the age, sex, race, and ethnicity (Hispanic or non-Hispanic) of each household resident, his or her relationship to the person filling out the form, and whether the housing unit was rented or owned by a member of the household. The census long form, which for decades collected detailed socioeconomic and housing data from a sample of the population, was replaced by the American Community Survey, a “continuous measurement” survey of about 250,000 households per month from 2005 through 2011 (now about 295,000 per month), which gathers largely the same data as its predecessor. Another innovation for 2010 was to have been the development of highly specialized handheld computers to automate two essential census field operations: address canvassing and nonresponse follow-up (NRFU). The goal of pre-census address canvassing was to verify and correct census maps and addresses for mailing census forms and sending enumerators. During NRFU, census workers tried repeatedly to visit or telephone people who had not completed their questionnaires and obtain information from them. Testing had revealed such serious problems with the handheld devices that although the Bureau used them for address canvassing, it resorted to the traditional paper-based approach for NRFU. The change required the Bureau to hire and train more NRFU staff, at increased expense. Some feared, in particular, that the late-date changes to NRFU could impair census accuracy, reduce coverage, and exacerbate the recurrent likelihood of differential undercounts—the greater tendency for minorities and less affluent members of society than for whites and wealthier people to be undercounted.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>City of Bend</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The demographics are as stated in the attached tables.</p>
<p>2</p>	<p>Data Source Name</p> <p>HUD CHAS 2006 -- 2010</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>Department of Housing and Urban Development; U.S. Census Bureau</p>

<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS), from which the CHAS are now derived, has a smaller sample size than the Decennial Census (which was the basis of the 2000 CHAS). As a result, the Census Bureau cannot produce data using only one year of survey responses, except in very populous areas. For areas with population 65,000 or greater, ACS estimates are available each year using only the most recent year’s survey responses (known as "1-year data"). For areas with population 20,000 or greater, ACS estimates are available each year based on averages of the previous three years of survey responses ("3-year data"). For areas with population less than 20,000—including all census tracts, and many places, counties, and minor civil divisions—the only ACS estimates available are based on averages of the previous five years of survey responses ("5-year data").</p>
<p>What was the purpose for developing this data set?</p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.</p> <p>In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>On 5/14/2013, HUD posted new CHAS data based on the 2006-2010 and 2008-2010 ACS.</p>

Briefly describe the methodology for the data collection.

Each year, the U.S. Census Bureau produces and publishes estimates of the population for each state and county, as well as the nation as a whole. They utilize administrative data from a number of sources to estimate 1) the change in population since the most recent decennial census and 2) the population for each year since the most recent decennial census. With each annual release of population estimates, the entire time series of estimates beginning on April 1, 2010 is revised and updated.

Population Estimates Data

For the nation, the Census Bureau releases monthly estimates of the resident population by age, sex, race, and Hispanic origin. Additionally, they release national estimates by demographic characteristics of four other populations: the resident plus Armed Forces overseas, civilian, civilian noninstitutionalized, and household populations. Each of these four additional populations is based directly on the resident population.

For each state and county, they release annual estimates of the resident population by age, sex, race, and Hispanic origin.

Describe the total population from which the sample was taken.

The enumerated resident population from the 2010 Census is the starting point for all post-2010 population estimates. They modify this enumerated population ways to produce the April 1, 2010 population estimates base.

First, they reconcile the 2010 Census race categories with the race categories that appear in their administrative data by recoding the “Some other race” responses in the 2010 Census to one or more of the five 1997 Office of Management and Budget (OMB) race categories: White; Black or African American; American Indian and Alaska Native; Asian; and Native Hawaiian and Other Pacific Islander.

Second, they update the population estimates base to reflect changes to the 2010 Census population due to the Count Question Resolution (CQR) program, legal boundary updates reported by January 1, 2013, and other geographic program revisions.

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>First, they reconcile the 2010 Census race categories with the race categories that appear in their administrative data by recoding the “Some other race” responses in the 2010 Census to one or more of the five 1997 Office of Management and Budget (OMB) race categories: White; Black or African American; American Indian and Alaska Native; Asian; and Native Hawaiian and Other Pacific Islander.</p>
3	<p>Data Source Name</p> <p>Housing Works Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Central Oregon Regional Housing Authority, DBA Housing Works</p>
	<p>Provide a brief summary of the data set.</p> <p>Data is pulled from Housing Works records.</p>
	<p>What was the purpose for developing this data set?</p> <p>HUD default data is out of date and inaccurate.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>March 6, 2023</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Provided from Housing Works records.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Voucher recipients.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>As stated in the Consolidated Plan.</p>
	4
<p>List the name of the organization or individual who originated the data set.</p> <p>Homeless Leadership Coalition</p>	
<p>Provide a brief summary of the data set.</p> <p>Under the auspices of the federal Department of Housing and Urban Development, volunteers and agencies across the region participated in conducting confidential and anonymous surveys to identify the number of people dealing with homelessness. This count provides the most up-to-date information about the number of individuals experiencing homelessness.</p>	

	<p>What was the purpose for developing this data set?</p> <p>To determine the number, nature and demographics of those experiencing homelessness in Bend.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 24, 2022</p> <p>Briefly describe the methodology for the data collection.</p> <p>Surveys and actual counts at shelters and identified locations throughout the Central Oregon Region where there are campsites of houseless community members.</p> <p>Describe the total population from which the sample was taken.</p> <p>Central Oregon Region.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>As entered throughout the Consolidated Plan from the Homeless Leadership Coalition website at https://cohomeless.org/agency-tools/point-in-time-count/.</p>
5	<p>Data Source Name</p> <p>CHAS data 2011-2015</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD), American Community Survey (ACS) data from the U.S. Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>

	<p>What was the purpose for developing this data set?</p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.</p> <p>In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>On June 25, 2018 HUD released updated CHAS data for the 2011-2015 period.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The American Community Survey (ACS) is a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. Initially, five years of samples were required to produce these small-area data. Once the Census Bureau, released its first 5-year estimates in December 2010; new small-area statistics now are produced annually. The Census Bureau also will produce 3-year and 1-year data products for larger geographic areas. The ACS includes people living in both housing units (HUs) and group quarters (GQs). The ACS is conducted throughout the United States and in Puerto Rico.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>37,500 households</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html</p>
<p>6</p>	<p>Data Source Name</p> <p>2013-2017 American Community Survey</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>

<p>Provide a brief summary of the data set.</p> <p>Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.</p>																		
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8	<p>Data Source Name</p> <p>RealtyTrac</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>RealtyTrac</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>Founded in 1996, RealtyTrac® is a leading mobile and online real estate resource that provides comprehensive foreclosure and housing data for home buyers and investors looking to purchase distressed real estate. RealtyTrac provides all types of foreclosure listings (pre-foreclosure, auction, bank-owned) as well as current for sale and recently sold properties in 2,200 counties across the nation. RealtyTrac also supplements property profiles with extensive background on surrounding communities, including their schools, crime statistics, environmental features, and other factors of vital interest to home buyers and real estate professionals.</p> <p>RealtyTrac is owned and operated by ATTOM Data Solutions, a leading provider of publicly recorded tax, deed, mortgage and foreclosure data along with proprietary neighborhood and parcel-level risk data for more than 150 million U.S. properties.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>RealtyTrac connects customers with professionals in our Agent Network, who can guide new buyers and investors through the process of buying foreclosure and other distressed properties.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is gathered from 2,200 counties accross the nation.</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>March 2019</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress</p>																		

9	<p>Data Source Name</p> <p>2017 Longitudinal Employer-Household Dynamics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau, U.S. Department of Commerce</p>
	<p>Provide a brief summary of the data set.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership. State and local authorities increasingly need detailed local information about their economies to make informed decisions. The LED Partnership works to fill critical data gaps and provide indicators needed by state and local authorities.</p> <p>Under the LED Partnership, states agree to share Unemployment Insurance earnings data and the Quarterly Census of Employment and Wages (QCEW) data with the Census Bureau. The LEHD program combines these administrative data, additional administrative data and data from censuses and surveys. From these data, the program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. In addition, the LEHD program uses these data to create partially synthetic data on workers' residential patterns.</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Forty-nine states, District of Columbia, Puerto Rico, and the U.S. Virgin Islands are active in the LED Partnership, although the LEHD program is not yet producing public-use statistics for Puerto Rico, or the U.S. Virgin Islands. The LEHD program staff includes geographers, programmers, and economists.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2017-2018</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
10	<p>Data Source Name</p> <p>2017-2021 American Community Survey</p>

List the name of the organization or individual who originated the data set.	
U.S. Census Bureau.	
Provide a brief summary of the data set.	
Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.	
What was the purpose for developing this data set?	
Most recent data available for Bend, Oregon, where the population and demographics are changing rapidly.	
Provide the year (and optionally month, or month and day) for when the data was collected.	
2017-2021	
Briefly describe the methodology for the data collection.	
Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.	
Describe the total population from which the sample was taken.	
Year Initial	Number households
2021	47,882
2020	n/a
2019	44,562
2018	43,513
2017	41,772
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
Year Initial	Number households
2021	47,882
2020	n/a
2019	44,562
2018	43,513
2017	41,772

11	<p>Data Source Name</p> <p>HUD CHAS 2015-2019</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD), American Community Survey (ACS) data from the U.S. Census Bureau.</p>
	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p>What was the purpose for developing this data set?</p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.</p> <p>In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>On September 9, 2022 HUD released updated CHAS data based on 2015-2019 ACS 5-year estimates.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The American Community Survey (ACS) is a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. Initially, five years of samples were required to produce these small-area data. Once the Census Bureau, released its first 5-year estimates in December 2010; new small-area statistics now are produced annually. The Census Bureau also will produce 3-year and 1-year data products for larger geographic areas. The ACS includes people living in both housing units (HUs) and group quarters (GQs). The ACS is conducted throughout the United States and in Puerto Rico.</p>

	<p>Describe the total population from which the sample was taken.</p> <p>40,158 households</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>https://www.census.gov/programs-surveys/acs/methodology/design-and-methodology.html</p>
12	<p>Data Source Name</p> <p>HUD 2023 Fair Market Rents and 2022 HOME Program R</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The U.S. Department of Housing and Urban Development (HUD) annually estimates Fair Market Rents (FMRs).</p>
	<p>Provide a brief summary of the data set.</p> <p>The FY 2023 Bend-Redmond, OR, MSA is used, consisting of Deschutes County.</p>
	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>HUD uses 2016-2020 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area as the new basis for FY2023, provided the estimate is statistically reliable.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Please refer to FY 2023 Fair Market Rent Documentation System — Calculation for (huduser.gov) for extensive details on the methodology used for data collection.</p>
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13	Data Source Name 2022 Annual Homeless Assessment Report (AHAR)
	List the name of the organization or individual who originated the data set. The Annual Homeless Assessment Report (AHAR) is a HUD report to the U.S. Congress.
	Provide a brief summary of the data set. AHAR provides nationwide estimates of homelessness, including information about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons.
	What was the purpose for developing this data set? This report outlines the key findings of the Point-In-Time (PIT) count and Housing Inventory Count (HIC) conducted in January 2022. Specifically, this report provides 2022 national, state, and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth.
	Provide the year (and optionally month, or month and day) for when the data was collected. January 24, 2022.
	Briefly describe the methodology for the data collection. Data is collected from the following sources:
	Describe the total population from which the sample was taken. 605 beds were identified in Bend, Oregon.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Facilities and housing targeted to houseless households were evaluated and the number of beds were counted by the local Continuum of Care and reported to HUD for the AHAR.
14	Data Source Name 2015-2019 American Community Survey
	List the name of the organization or individual who originated the data set. U.S. Census Bureau.
	Provide a brief summary of the data set. Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

	<p>What was the purpose for developing this data set?</p> <p>Most recent data available for Bend, Oregon, where the population and demographics are changing rapidly.</p> <hr/> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2015-2019</p> <hr/> <p>Briefly describe the methodology for the data collection.</p> <p>Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.</p> <hr/> <p>Describe the total population from which the sample was taken.</p> <table border="0"> <thead> <tr> <th>Year Initial</th> <th>Number Households</th> </tr> </thead> <tbody> <tr> <td>2019</td> <td>44,562</td> </tr> <tr> <td>2018</td> <td>43,513</td> </tr> <tr> <td>2017</td> <td>41,772</td> </tr> <tr> <td>2016</td> <td>40,800</td> </tr> <tr> <td>2015</td> <td>38,994</td> </tr> </tbody> </table> <hr/> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <table border="0"> <thead> <tr> <th>Year Initial</th> <th>Number Households</th> </tr> </thead> <tbody> <tr> <td>2019</td> <td>44,562</td> </tr> <tr> <td>2018</td> <td>43,513</td> </tr> <tr> <td>2017</td> <td>41,772</td> </tr> <tr> <td>2016</td> <td>40,800</td> </tr> <tr> <td>2015</td> <td>38,994</td> </tr> </tbody> </table>	Year Initial	Number Households	2019	44,562	2018	43,513	2017	41,772	2016	40,800	2015	38,994	Year Initial	Number Households	2019	44,562	2018	43,513	2017	41,772	2016	40,800	2015	38,994
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15	<p>Data Source Name</p> <p>2019 Longitudinal Employer Household Dynamics</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau.</p>																								

	<p>Provide a brief summary of the data set.</p> <p>All fifty states, the District of Columbia, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands may participate in the LED Partnership. Composition of the LED Partnership can vary as each eligible member determines their participation and/or navigates the agreement process. The LED Partnership Map provides the most current LED Partnership status.</p> <p>The LEHD program staff includes geographers, programmers, and economists. Our mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <p>What was the purpose for developing this data set?</p> <p>The LEHD program produces cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership. State and local authorities increasingly need detailed local information about their economies to make informed decisions. The LED Partnership works to fill critical data gaps and provide indicators needed by state and local authorities.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data was collected and released in 2020 with the US Census' data for the year 2019.</p> <p>Briefly describe the methodology for the data collection.</p> <p>Under the LED Partnership, states agree to share Unemployment Insurance earnings data and the Quarterly Census of Employment and Wages (QCEW) data with the Census Bureau. The LEHD program combines these administrative data, additional administrative data and data from censuses and surveys. From these data, the program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. In addition, the LEHD program uses these data to create partially synthetic data on workers' residential patterns.</p> <p>Describe the total population from which the sample was taken.</p> <p>Varies; multiple sources combined. Refer to Data - Longitudinal Employer-Household Dynamics (census.gov) for more details.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Varies; multiple sources combined. Refer to Data - Longitudinal Employer-Household Dynamics (census.gov) for more details.</p>
16	<p>Data Source Name</p> <p>HUD 2023 Fair Market Rents</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The U.S. Department of Housing and Urban Development (HUD) annually estimates Fair Market Rents (FMRs).</p>

	<p>Provide a brief summary of the data set.</p> <p>The FY 2023 Bend-Redmond, OR, MSA is used, consisting of Deschutes County.</p>
	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>HUD uses 2016-2020 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area as the new basis for FY2023, provided the estimate is statistically reliable.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Please refer to FY 2023 Fair Market Rent Documentation System — Calculation for (huduser.gov) for extensive details on the methodology used for data collection.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Please refer to FY 2023 Fair Market Rent Documentation System — Calculation for (huduser.gov) for details.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Please refer to FY 2023 Fair Market Rent Documentation System — Calculation for (huduser.gov) for details.</p>
17	<p>Data Source Name</p> <p>2022 HOME Program Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD provides the HOME rent limits.</p>

<p>Provide a brief summary of the data set.</p> <p>The maximum HOME rents are the lesser of:</p> <ol style="list-style-type: none"> 1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.
<p>What was the purpose for developing this data set?</p> <p>In accordance with 24 CFR Part 92.252, HUD provides maximum HOME rent limits. The maximum HOME rents are the lesser of: The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111 or A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>June 15, 2022</p>
<p>Briefly describe the methodology for the data collection.</p> <p>In rental projects with five or more HOME-assisted rental units, twenty (20) percent of the HOME-assisted units must be occupied by very low-income families and meet one of following rent requirements:</p> <ol style="list-style-type: none"> 1. The rent does not exceed 30 percent of the annual income of a family whose income equals 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD provides the HOME rent limits which include average occupancy per unit and adjusted income assumptions. However, if the rent determined under this paragraph is higher than the applicable rent under 24 CFR 92.252(a), then the maximum rent for units under this paragraph is that calculated under 24 CFR 92.252(a). 2. The rent does not exceed 30 percent of the family's adjusted income. If the unit receives Federal or State project-based rental subsidy and the very low-income family pays as a contribution toward rent not more than 30 percent of the family's adjusted income, then the maximum rent (i.e., tenant contribution plus project-based rental subsidy) is the rent allowable under the Federal or State project-based rental subsidy program.

	<p>Describe the total population from which the sample was taken.</p> <p>Refer to HOME Rent Limits - HUD Exchange for details.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Refer to HOME Rent Limits - HUD Exchange for details.</p>
18	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>INVENTORY MANAGEMENT SYSTEM/PIH INFORMATION CENTER (IMS/PIC) is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>Provide a brief summary of the data set.</p> <p>IMS/PIC centralizes information regarding the monitoring and recovery efforts of Housing Authorities undertaken by the Field or Headquarters Offices. HUD PIH users also require a central repository to view Housing Authority characteristics and contact information.</p>
	<p>What was the purpose for developing this data set?</p> <p>The Office of Public and Indian Housing (PIH) developed a state of the art system to improve the submission of information to the Department of Housing and Urban Development (HUD). The IMS/PIC facilitates more timely and accurate exchanges of data between Housing Authorities (HAs) and Local HUD Offices.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Refer to https://www.hud.gov/program_offices/public_indian_housing/systems/pic/about for details.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The Housing Authority sub module, at https://www.hud.gov/program_offices/public_indian_housing/systems/pic/haprofiles, stores the total number of developments and units under management of the Housing Authority as well as general information about the Housing Authority. In addition, physical, mailing and email addresses, phone numbers, names and terms in office for the HA officers and other key contacts, as well as overall unit inventory information and historical information. Furthermore, HUD Staff Assignments, Housing Authority Funding History, and Performance Data are maintained using the Housing Authority sub-module.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Refer to https://www.hud.gov/program_offices/public_indian_housing/systems/pic/about for details.</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Refer to https://www.hud.gov/program_offices/public_indian_housing/systems/pic/about for details.</p>
19	<p>Data Source Name</p> <p>Comprehensive Economic Development Strategy (CEDS)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Central Oregon Intergovernmental Council or COIC</p>
	<p>Provide a brief summary of the data set.</p> <p>Articulates the regional community and economic development needs and identifies the strategies to address them.</p>
	<p>What was the purpose for developing this data set?</p> <p>To communicate the regional priorities for economic development to state, federal, and private foundation partners.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Adopted by the Central Oregon Intergovernmental Council Board on August 3, 2017.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>COIC developed the CEDS in coordination with the formed CEDS Strategy Committee, and with the oversight and review of the COIC Board. The following sources of information contributed to set the Regional Priority Issues and Strategies</p> <p>expert opinion</p> <p>regional data</p> <p>an analysis of strengths, weaknesses, opportunities and threats</p> <p>development of a CEDS project list</p> <p>regional resilience analysis</p> <p>The CEDS is available on the COIC website at https://www.coic.org/ceds/.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Tri county region of Central Oregon.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>A population of 221,005 in 2016.</p>