

Program Overview

Completed by homemorenetwork@gmail.com on 11/26/2023 9:27 PM

Case Id: 30246

Name: Home More Network - 2024

Address: 740 NE 3rd Street, Suite 3, PMB 342, Bend, OR

Program Overview



CITY OF BEND

CITY OF BEND
PUBLIC SERVICE PROGRAM APPLICATION

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

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

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

- The provision of decent housing,
- The provision of a suitable living environment, and

Printed By: Mellissa Kamanya on 1/11/2024

- The expansion of economic opportunities.

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

National Objectives

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

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

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

1. Benefit to Low- and Moderate-Income Persons

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

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

2. Elimination of Slum and Blight

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

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

3. Urgent Need

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

Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. The following is a summary of the range and types of activities that may be funded through the CDBG Program. The summary is not a complete list of eligible activities; please contact the City's Affordable Housing Program for more detailed information regarding the eligibility of specific programs or projects.

Basic Eligible Activities

According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses including public services.

Ineligible Activities In general, activities that are not specifically identified as eligible are considered by HUD to be ineligible. The following activities are specifically identified by HUD as activities that are not eligible for CDBG funding. Please contact the City’s Affordable Housing Program for more information on ineligible activities.

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

Please review the following documents regarding the City of Bend Public Services Program:

[City of Bend Public Services Goals and Objectives](#)

[City of Bend Public Services Evaluation and Criteria and Funding Priorities](#)

[City of Bend Public Services Program Policy on Loans and Grants](#)

[City of Bend Public Services Program Rules and Requirements](#)

[City of Bend Public Services Selection Process](#)

[Other Information for Public Service Applicants](#)

[504 Self-Evaluation Checklist](#)

Eligible Proposals

In general, only public or private non-profit agencies or organizations are eligible to apply for CDBG funding. However, the following two exceptions apply: (1) for-profit organizations may apply for CDBG funds to undertake certain economic development activities related to microenterprise assistance, and (2) under certain limited circumstances, for-profit organizations qualifying under HUD criteria as Community-Based Development Organizations (CBDOs) may apply for funds to carry out neighborhood revitalization, economic development, or energy conservation projects. Regulations pertaining to these exceptions can be found at 24 CFR 570.201(o) and 24 CFR 570.204.

Any public or private non-profit agencies or organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend’s Affordable Housing Program.

HUD Income Limits

The current income limits for City of Bend are shown below. Updated City of Bend income limits may be applicable on July 1, 2023. Recipients of CDBG funding must meet the income guidelines at the time the funds are utilized. City staff will be able to provide funding recipients with updated income limits information when available.

Persons Per Household	1	2	3	4	5

Area Median Income (AMI)	\$66,640	\$76,160	\$85,680	\$95,200	\$102,816	\$
Moderate Income (80% AMI)	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$
(60% AMI)	\$40,020	\$45,720	\$51,420	\$57,150	\$61,740	\$
Low Income (50% AMI)	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$
Extremely Low Income (30% AMI)	\$20,000	\$22,850	\$25,700	\$28,550	\$30,850	\$

I have downloaded and read the above documents.

A. Applicant Information

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Case Id: 30246

Name: Home More Network - 2024

Address: 740 NE 3rd Street, Suite 3, PMB 342, Bend, OR

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Home More Network

A.2. Organization Address

740 NE 3rd Street Suite 3, PMB 342 Bend, OR 97701

A.3. Executive Director Full Name

Jessica Gamble

A.4. Executive Director Email Address

homemorenetwork@gmail.com

PROJECT INFORMATION

A.5. Project Name

HMN Hand Up Grants

A.6. Project Location

Outreach in person throughout Bend Bend, OR 97701

CONTACT PERSON INFORMATION

A.7. Contact Full Name

Jessica Gamble

A.8. Contact Title

Executive Director, Founder

A.9. Contact Address

740 NE 3rd Street Suite 3, PMB 342 Bend, OR 97701

A.10. Contact Phone Number

(541) 368-0940

A.11. Contact Email Address

homemorenetwork@gmail.com

B. Organization Information

Completed by homemorenetwork@gmail.com on 11/26/2023
11:18 PM

Case Id: 30246

Name: Home More Network - 2024

Address: 740 NE 3rd Street, Suite 3, PMB 342, Bend, OR

B. Organization Information

Please provide the following information.

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

Home More Network (HMN) is a collective of caring local leaders and mentors founded by an unhoused single mother in Bend, OR. Formed as a support network and 501(c)(3), we are focused on simplifying the process of rebuilding from homelessness in the community and with each unique individual.

WHAT WE DO:

HABITAT RESTORATION

- Clean-up forests and natural areas impacted by dispersed camping and illegal dumping.
- Help coordinate removal of abandoned vehicles/RV's from forests that pose a threat of fire and vandalism.
- (UPCOMING) Implement weekly garbage removal services for unhoused neighbors in impacted areas.
- Connect and streamline communications, services, schedules and donations with service providers as well as mutual aid groups for unhoused neighbors.

HUMANITY RESTORATION

- (UPCOMING) Offer low barrier transitional housing via high quality rent-to-own tiny homes on wheels for people that are interested in investing equity in themselves and their future through a 3-year personal development experience.
- Each participant works through their unresolved details that contributed to current life circumstances.
- Each participant is matched with 3 to 5 mentors, professionals, life coaches, case managers and volunteers that are dedicated to supporting their successful transition.
- Each participant has a chance to work toward their personal reintegration plan through education, skill building, apprenticeships and other avenues of supporting their long-term stability.

THREE YEAR GOAL:

Have each participant graduating from Home More Network with the option to keep or sell their tiny home on wheels. While the participant will be responsible for a percentage of the unit price, they will also be able to utilize the equity to move forward in growing their lives.

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

We have been supporting unhoused neighbors and clean up events at China Hat through donations from small businesses and through collaborative community efforts that included fundraising from 2020-2023. Home More Network gained nonprofit status in March of 2022.

On November 2, 2023, Home More Network secured our first grant funded by Central Oregon Health Council's Deschutes Community Health Project for \$111,000.

This funding has been granted to support Home More Network's "China Hat Integrity Initiative":

- 1) Outreach at China Hat supporting up to 40 households \$50/monthly in financial support
- 2) Vehicle Flex Funding supporting up to 8 households \$3,000/year in vehicle specific financial support
- 3) Personal Development Mentoring supporting up to 3 households \$800/month in mentorship to develop personal and professional skills and aptitude
- 4) Staff Support - 3 part time supporting staff members for administrative, case management and outreach roles.
- 5) Maintenance of HMN's Mobile Office/Outreach Delivery Vehicle (1999 Ford F-350 4x4 Ambulance)

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Jessica Gamble	Executive Director, Founder	Lived Experience navigating the current system of houseless assistance in Bend, Oregon. 3+ years of outreach. 15+ years in customer relations including industries of education and service. 7+ years in administrative roles.	36
			36

C. Project Description

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Case Id: 30246

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C. Project Description

Please provide a brief description of the following:

C.1. Amount Requested:

\$96,000.00

C.2. Number of people to be served with requested funds:

96

C.3. In one or two sentences, describe what the requested funds will be used for.

HMN Hand Up Grants (HUGs): A one time up to \$1,000 grant per unhoused individual working through an emergency alongside case management with flexible terms.

C.4. Describe the need or problem your project will address.

HMN Hand Up Grants (HUGs) address the gaps in care in our current system.

HUGs offer flexible support while addressing urgency of needs and opportunities for people experiencing chapters without housing to become active participants in bettering their lives and circumstances. We specifically fill the gaps in care that other organizations can not or do not currently address in our community when people are needing help in emergencies and/or wanting to change their situation.

C.5. Describe how your project will address the identified need or problem, including project background, project objectives, services to be provided by the project, the populations or areas to be served, and how the funds will be used.

Home More Network's (HMN's) Hand Up Grants (HUGs) offer flexibility while addressing urgency of needs and opportunities for people experiencing chapters without housing to become active participants in bettering their lives and circumstances. We specifically fill the gaps in care that other organizations can not or do not currently address in our community when people are needing help in emergencies and/or wanting to change their situation.

Having lived experience of 2.5+ years in Bend unhoused, there are specific needs that are extremely challenging to work through or find assistance for when already surviving difficult and/or traumatic circumstances.

There are a limited number of local organizations that are structured for actionable steps during emergencies. For example, no nonprofit organizations in town currently assist unhoused people with hotel stays other than Home More Network and a couple of churches operating from restricted benevolence funds. Pacific Source Flexible Funding previously offered "Urgent Housing" of hotel stays with a turn around time of 1-3 days. Since February of 2023, Pacific Source's "Urgent Housing" requests take 6-8 weeks to process. The timing and availability of potentially life saving resources is crucial when timing matters and becomes detrimental when not available as emergencies are often time sensitive in nature. We seek to alleviate suffering by making resources and answers readily available and accessible as

life unfolds.

This flexible grant opportunity helps people experiencing chapters without housing:

- 1) When a crisis strikes and other financial assistance is not available
- 2) That are wanting to improve their circumstances (health, wellness, safety, employment, income, housing, transportation)

Examples of how Hand Up Grants may be utilized:

- Hotel stays as emergency shelter
- Emergency travel for people needing to reunite with family
- Medical needs not covered by OHP (vision/dental)
- Bend Park and Rec memberships
- Gym memberships
- Transportation (Uber or other ride services for transportation to and from work)
- Purchase of work clothes
- Purchase of generator for person living in an RV with winter approaching
- One year of car insurance
- Six months in fuel
- Towing vehicles or RVs
- Set of tires
- Vehicle repairs (*If HMN's Vehicle Flex Funding is already at capacity)

Case Managers at HMN walk alongside clients to actively solve problems and work toward goals to exit homelessness and survival mode. We approach problem solving holistically; assessing the unique needs, limitations and extenuating factors to arrive at solutions.

C.6. Describe how your project will address the identified need or problem in a way or to a degree not already being achieved in the community. Please identify any other similar programs or projects and how your project will add to or improve upon existing services.

Home More Network seeks to address the need while also supporting the individual experiencing the circumstances. HUGs approach problem solving from a trauma informed place of care to alleviate compounded stress and suffering.

Some organizations, like REACH, do offer outreach or financial assistance that partially address a need. For example, a set dollar amount toward an outstanding car insurance bill or DMV fee. The problem is that because there are so few organizations that offer this help, the help REACH and other organization can offer is often limited or a small dollar amount, not necessarily able to cover the entire cost.

Why not help people to pay the entire expense when already operating from a state of survival? When in survival mode, the pre-frontal cortex, the portion of the brain responsible for logic and decision making goes offline. We feel the kind, compassionate and most helpful way to address a need is to do so effectively and efficiently.

C.7. Describe the ways in which your project will have a long-term impact on the need or problem being addressed.

Home More Network is addressing the gaps in care in our current system of houseless assistance by creating new opportunities for people to work through and grow from difficult chapters.

The impact of addressing the gaps in care not only closes the pit falls people may otherwise fall into along the way, we

are paving the path to brighter futures for both clients and local service providers as a way to address many of the local needs that otherwise go unmet.

By creating opportunities for consistent support rather than occasional, people working toward getting housed are able to begin to focus on planning for their futures as they no longer need to worry about how to get through the night or week.

C.8. Describe your organization's plan for evaluating the progress of the project toward addressing the identified need or problem.

We compare "progress" on an individual basis as each set of circumstances are unique.

We compare the present client to the past version of their situation, even if it is, " how are they doing today versus yesterday or a week ago?"

We ask, what are the three best possible outcomes per situation and how can we anticipate and support the steps to follow for the individual being served?

We also model progress based on a "simultaneous" rather than linear scale of Maslow's Hierarchy of Needs. With each client we serve, whether in rapport building services like at Outreach Outposts or Hand Up Grants or in moderate- to long-term programs that include ongoing communication and extensive case management (Vehicle Flex Funding and Personal Development Mentoring) we work with clients to address each area of "Fundamental Need" to support "Self-Actualization" or becoming one's greatest version of themselves for their life's purpose.

Home More Network helps to support clients in the following areas of Fundamental Needs as described by Abraham Maslow:

- 1) Physiological: Survival needs - Air, food, water, warmth, shelter, hygiene
- 2) Safety/Security: Health, personal property, income, resources
- 3) Love & Belonging: Sense of community, family, relationships, intimacy, feeling connected
- 4) Esteem: Confidence, respect for/by others, freedom, societal status, achievement, recognition
- 5) Cognitive: Education, discovery, awareness

The depth of support in these areas progress as the clients continues with Home More Network.

C.9. Describe your organization's collaborations with other agencies, including those that serve protected classes under the Fair Housing Act. Briefly explain your organization's history with these agencies, including any measurable outcomes in the last 12 months. What are your expected outcomes for this project?

We work with clients directly and between service providers to help clients get sheltered and become housed. We are working to simplify the process of navigating and applying for emergency shelters for clients that are waiting for referrals to process for rental assistance programs. We are currently developing navigational tools and visual aids that would be distributed to each local organization that assists clients with the goal of becoming housed. So far, members of Stepping Stone Shelter, Central Oregon Villages, Saint Vincent de Paul of Bend and Bethlehem Inn are aware of the work we are doing to streamline finding appropriate shelters given varying circumstances unique to each client or household. We are working to continue to open opportunities for nonprofits to work together in collaboration rather than competition with the goal of serving clients to the best of our collective abilities.

D. Work Program

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D. Work Program

Please provide the following information.

D.1. Anticipated Start Date:

08/01/2024

D.2. Anticipated Completion Date:

07/31/2025

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

Task	Start Date	End Date
Update Home More Network Website to include upcoming Hand Up Grants under "Services" tab	06/01/2024	07/31/2024
Create HMIS program outline	06/01/2024	07/31/2024
Create intake documents and client guidelines for Hand Up Grants	06/01/2024	07/31/2024

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

E. Project Benefit

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E. Project Benefit

Please provide a brief description of the following:

E.1. Estimate the total number of persons to be served by the project. How many of the total persons served are low- and moderate-income persons?

Home More Network aims to serve at least 96 individuals through Hand Up Grants. We anticipate all 96+ people served will be unhoused, extremely low and low-income persons.

E.2. Is the project in a slum or blighted area? If yes, describe the population that will be served and the characteristics of the slum or blighted area (if applicable).

Many of the clients we serve live in encampments in and around Bend including China Hat and Juniper Ridge or in town in smaller encampments. The population served are people experiencing chapters without housing that live in tents, vehicles, dilapidated older RV or completely unsheltered in the elements. Some areas that we serve include areas in Bend where multiple households congregate along residential and business corridors. By providing opportunities for people to improve their circumstances, even incrementally, progress adds up when multiplies across the community.

E.3. Describe how the project will ensure that moderate-income persons do not benefit to the exclusion of low-income persons.

Most unhoused people are extremely low or low income persons. We prioritize supporting the stability of clients we work with long-term so that they may eventually have an enough stability to that they can begin to maintain homes and lives with at least moderate-income earning potential. Moderate income persons would not qualify for Hand Up Grants.

E.4. Explain the methods used to determine the project benefit. How are the sources used to determine the project benefit documented and maintained?

The methods used to determine the project benefit are by referral, with emergencies ranking as priority and wellness secondary while also adhering as close to possible on a first come first served basis within reason. HMN will provide a triage outline at the beginning of this program explaining this in greater detail.

F. Financial Information

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Case Id: 30246

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F. Financial Information

Please also provide the following financial information:

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



Budget Form *Required

HMN Spreadsheet for City of Bend 112723 - Google Sheets.pdf

F.2. Describe the assumptions used to determine the total project cost and the operating budget, including the sources consulted and how costs were determined.

The assumption is based on personal lived experience having lived locally unhoused for 2.5+ years in Bend, OR. Bills and emergencies that exceed \$50 in value are extremely challenging to find help for. Circumstances like a vehicle repair or other significant emergency can quickly become life or death if accompanied with inclement weather if help is not available. \$1,000/individual is a reasonable grant amount to help work through and work toward better chapters ahead.

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

This request is for one year of services provided. We will aim to grow the grant amounts in following years through other funding opportunities to include options like paying off credit card debts or purchasing a used vehicle.

F.4. Explain your organization's ability to proceed with the project without your requested CDBG funds, or with an award less than your requested amount.

Any amount toward Hand Up Grants (HUGs) would be a blessing to our community and the unhoused neighbors we serve. We would still seek to offer \$1,000 grants per individual even if offered an award less than the \$96,000 request. We aim to offer Hand Up Grants as a transitional program as we approach the end of the first year of services launched as a broader financial assistance program, as people survive the heat and smoke of summer and prepare for frigid freeing temperatures. \$1,000 is one to two weeks at a hotel. A literal life saver and blessing to those in need.

F.5 CDBG Funds Requested:

\$96,000.00

F.6 Leveraged Funds:

\$111,000.00

G. Budget

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Address: 740 NE 3rd Street, Suite 3, PMB 342, Bend, OR

G. Budget

Please provide the following information.

G.1. Project Budget

Project Activities	CDBG Funds Requests	CET Funds Requested	Other Public Funds	Private Funds	Activity Total
Hand Up Grants	\$96,000.00	\$0.00	\$0.00	\$111,000.00	\$0.00
TOTAL	\$96,000.00	\$0.00	\$0.00	\$111,000.00	\$0.00

G.2. Other Public Funds

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

G.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
		\$111,000.00	
TOTAL		\$111,000.00	

G.4. Funding Documentation



Funding Documentation - Letters of funding commitment from sources

Gmail - Award Notification_ Community Health Projects.pdf

H. Project Feasibility and Readiness

Case Id: 30246

Name: Home More Network - 2024

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H. Project Feasibility and Readiness

Please provide the following information regarding project feasibility and readiness:

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

HMN's administrative capacity is coordinated by President, Jessica Gamble, verified by Treasurer, Trevor Van Cleave and reviewed by professional auditor, Eric Garrity of mutual aid group, Bend Equity Project.

Ms. Gamble has 2.5+ years of lived experience unhoused in Bend navigating the current system of houseless assistance in Central Oregon. She also has 7+ years of administrative experience including data entry related to veterinary medical records and DEA drug logs. Jessica has additional relevant history working in fields service and founding/owning/operating a variety of businesses including being an independent contractor, maintaining a sole proprietorship, founding an LLC and 501(c)(3). Jessica has served as a cornerstone of Central Oregon Homeless Solutions' FB group for the last 3 years while guiding unhoused neighbors to res

Mr. Van Cleave serves in a career of Project Management in Land Development. He brings a wealth of experience in overseeing entitlements for residential lots and has supported a variety of home builders throughout Northern California and Oregon over the last 22 years. Trevor has worked to procure entitlements for raw land producing over 850 affordable and fair market homes per year throughout the Northern and Central California regions. Mr. Van Cleave also spent 3 years working in the United Arab Emirates with one of the largest Real Estate Development companies in the world, Emaar Properties. Trevor worked on the team for two of the most iconic buildings in the world, the Dubai Mall and the Burj Khalifa Tower.

Home More Network is currently working alongside local houseless advocates Chuck Hemingway and Eric Garrity (Bend Equity Project) to partner in supporting neighbors that have been displaced from Hunnell and Clausen Roads and moving forward to collaborate through outreach via HMN's China Hat Integrity Initiative and other upcoming programs that are preparing to launch.

HMN is also working to create MOU's with NeighborImpact

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

See attached letters...



Letters of Support

JG Letter of Support Hannah P.pdf

H.3. A description of the organization's readiness to proceed with the project. For example, is staff currently available to work on the project, or is the organization ready to proceed with hiring staff?

The organization has three support team members that are prepared to be hired as staff members with the anticipated funding from COHC and other grants that are being applied to prior to awards being distributed from the City of Bend for this Public Service Program application.

H.4 For CDBG applicants, a description of the organization's familiarity with meeting the federal requirements listed in the [City of Bend Public Services Program Rules and Requirements](#), and/or the organization's plan for ensuring that these requirements are satisfied.

NA

H.5. For CDBG applicants, will the full amount of the funds be spent by June 30, 2024? Select from the dropdown menu.

No

I. Required Documents

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I. Required Documents

Please provide the following information.

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

- [504 Self-Evaluation Checklist](#)

Documentation



504 Self-Evaluation Checklist **Required*

Completed 504 HMN.pdf



Equity and Inclusion Policy

***No files uploaded*



Map of Project Location

***No files uploaded*



Proof of Non-Profit or Governmental Status

Determination Letter.pdf



State of Oregon Business Registry Printout

HMN Ammended Annual Report 2023 (2).pdf



Unique Entity Identifier (UEI) Number

SAM.gov _ Register Entity.pdf

Submit

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Submit

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

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

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

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

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

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

Signature

Jessica Gamble

Electronically signed by homemorenetwork@gmail.com on 11/27/2023 1:59 PM