

Program Overview

Completed by snordquist@brhabitat.org on 10/15/2024 12:32 PM

Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

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

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

Objectives

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

Eligible Proposals

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

CDBG Proposals

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

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

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

National Objectives

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

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

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

1. Benefit to Low- and Moderate-Income Persons

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

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

2. Elimination of Slum and Blight

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

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

3. Urgent Need

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

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

Basic CDBG Eligible Activities

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

Eligible Activities Under AHF

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

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

Eligible Activities Under CICT

According to the City of Bend Municipal Code Chapter 9.45, CICT funds can support the following eligible activities:

- At least 50 percent of the funds will be used for programs of the City related to housing
- The remaining funds will be used for support, services, and programs for people making up to 30 percent of area median income

Ineligible Activities

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

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments
- The purchase of gift cards
- Cash payments / grants to individuals
- Car-related expenses, including gas cards, gas vouchers, car repairs

Eligible Applicants

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

Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size). The 2024- 2025 City of Bend income limits are valid from July 1, 2024 – June 30, 2025, but may be revised when limits are updated or available.

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$73,290	\$83,760	\$94,230	\$104,700	113,076	\$121,452	\$119,358	\$138,2
Moderate Income (80% AMI)	\$58,650	\$67,000	\$75,400	\$83,750	\$90,450	\$97,150	\$103,850	\$110,5
(60% AMI)	\$43,980	\$50,280	\$56,520	\$62,820	\$67,860	\$72,900	\$77,940	\$82,92
Low Income (50% AMI)	\$36,650	\$41,900	\$47,100	\$52,350	\$56,550	\$60,750	\$64,950	\$69,10
Extremely Low Income (30%)	\$22,000	\$25,150	\$28,300	\$31,400	\$33,950	\$36,450	\$38,950	\$41,45

Rent Limits

OHCS 2024 Rent Limits for HOME Projects. (Based on HUD's published Adjusted Home Income Limits)
 Please note that the 60 percent limits have been calculated in accordance with current IRS guidelines to ensure consistency between the HOME Program and the Low Income Housing Tax Credit Program.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market	\$1,117	\$1,283	\$1,623	\$2,287	\$2,754
Low Rent Limit	\$916	\$981	\$1,177	\$1,361	\$1,518
High Rent Limit	\$1,117	\$1,256	\$1,509	\$1,735	\$1,916

Please review the following documents regarding the City of Bend Affordable Housing Development Program:
[City of Bend Policy- Affordable Housing Development Program](#)

[City of Bend Policy- Loans and Grants](#)
[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

Completed by snordquist@brhabitat.org on 10/24/2024 10:13 AM

Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Bend-Redmond Habitat for Humanity

A.2. Organization Address

224 NE Thurston Ave Bend, OR 97701

A.3. Executive Director Full Name

Carly Colgan

A.4. Executive Director Email Address

ccolgan@brhabitat.org

PROJECT INFORMATION

A.5. Project Name

NW Cottages - Lot 1

A.6. Project Location

1469 NW Juniper Ave Bend, OR 97703

CONTACT PERSON INFORMATION

A.7. Contact Full Name

Scott Nordquist

A.8. Contact Title

VP of Resource Development

A.9. Contact Address

224 NE Thurston Ave Bend, OR 97701

A.10. Contact Phone Number

(541) 241-3479

A.11. Contact Email Address

snordquist@brhabitat.org

A.12. Board President Name

Tim Hix

A.13. Board President Email Address

tim.hix@gmail.com

B. Organization Information

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Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

B. Organization Information

Please provide the following information about your organization:

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

At Bend-Redmond Habitat for Humanity, we believe that everyone deserves a place to call home—a safe, stable, and healthy environment where families can thrive and communities can flourish. Since 1989, we have served over 225 families with affordable homeownership and revitalized 145 homes, transforming the lives of more than 1,100 children and adults.

Our homeownership program empowers families and individuals through community engagement, financial education, and homeownership preparedness classes. Upon completing the program, prospective buyers purchase their homes with 30-year mortgages, laying the foundation for a brighter future.

Our commitment to our community extends beyond building homes. We're driven by values of equity and sustainability, working tirelessly to improve living conditions and build generational wealth, especially in historically underserved communities. By constructing energy-efficient, affordable homes, we're not just reducing the cost-of-living expenses; we're also enhancing overall health and ensuring that families have every opportunity to thrive and grow.

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.

Bend-Redmond Habitat has the financial stability and resources to complete this project upon award. Our organization has a demonstrated ability to successfully leverage a mix of funding sources, including local investments, state and federal grants, individual and business donations, and foundation support. This diversified funding approach allows us to maximize our impact in the community.

What sets Bend-Redmond Habitat apart is our unique operating model, where the ReStore covers the majority of our overhead costs. This ensures that nearly all funds raised are allocated directly toward the construction of affordable homeownership opportunities, allowing us to stretch each dollar further. Our commitment to financial transparency and fiscal responsibility is evidenced by our consistent track record of utilizing funds as planned and successfully passing all required audits.

With our robust financial model, highly skilled construction team, and commitment to community-centered partnerships, Bend-Redmond Habitat for Humanity is uniquely positioned to successfully complete this project and continue providing affordable homeownership opportunities that contribute to a more vibrant and inclusive community.

Recent secured funding:

- Completed a \$4M Capital Campaign in 2023.

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- \$2.25M from Oregon Housing & Community Services for 13 homes in Redmond
- \$1.5M in FY24 Congressional Appropriations
- \$1.08M from OHCS for 9 homes in Bend
- \$800,000 in FY23 Congressional Appropriations
- \$756,000 from OHCS in downpayment assistance
- \$450,000 from the City of Bend for downpayment assistance
- \$380,000 from the MJ Murdock Charitable Trust
- \$140,000 from Central Oregon Health Council to help Habitat homeowners develop wills and estate plans
- \$150,000 from the Maybell Clark McDonald Foundation
- \$150,000 from the Tall Tree Trust
- \$75,000 from the City of Bend’s Middle-Income Pilot program
- \$50,000 from the Marie Lamfrom Charitable Foundation

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Juline Bodnar	CFO	15 years with Habitat	
Grace Weger	VP of Construction	4 years with Habitat	
Karson Maitland	Project Manager	3 years with Habitat	
			0

C. Project Description

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C. Project Description

Please provide a brief description of the following:

C.1. Amount Requested:

\$150,000.00

C.2. In one or two sentences, describe what the requested funds will be used for.

Land acquisition to develop the final lot in our NW Cottages Development.

C.3. Total number of units to be developed:

1

C.4. Number of accessible units:

0

C.5. Number of Affordable Units:

1

C.6. Number of market rate units:

0

C.7. Describe the need or problem your project will address.

Our project addresses the critical lack of affordable homeownership in Central Oregon, particularly in areas like Bend's highly desirable Westside, where the median home sale price in the 97703 zip code is \$1.15M. Homeownership is the foundation of building generational wealth in this country, yet it remains out of reach for many hardworking local families. With housing costs soaring in Central Oregon, Habitat for Humanity is one of the few remaining options for families and individuals seeking the stability and opportunity that homeownership provides.

The situation is especially acute in areas like Bend's Westside, where rising costs are displacing local workers and families. Unaffordable and unavailable housing forces families to make impossible choices. Many are moving out of the area in search of a lower cost of living, while others have been pushed into houselessness as a means to maintain employment or keep their children enrolled in local schools. This housing crisis impacts the entire community, leading to higher unemployment rates, lower school attendance, increased health risks, widening financial disparities, and greater instability.

By creating affordable homeownership opportunities, particularly in high-cost areas like Bend's Westside, we are providing families the chance to gain stability and thrive in the community where they live and work. Homeownership is key to empowering families, fostering economic resilience, and ensuring that Central Oregon remains a vibrant and diverse place for all.

C.8. Describe how your project will address the identified need or problem, including project background, project objectives, services to be provided by the project, the populations or areas to be served, and how the Affordable Housing Development assistance will be used.

In 2020, Bend-Redmond Habitat for Humanity acquired a lot on Bend's Westside to create what became the largest affordable homeownership community in Bend at the time: the NW Cottages. This visionary development included 11 net-zero cottage homes in a mixed-income setting and marked Habitat's first use of LIFT funding and a land lease model. As part of the original agreement, one of the 12 lots was retained by the seller. Earlier in 2024, the owner approached Habitat to sell this final lot, and Habitat seized the opportunity to complete the community. The lot is build-ready, and construction is set to begin in summer 2026, featuring either a 2- or 3-bedroom floor plan consistent with the rest of the homes, and built to net zero energy standards.

Project Objectives:

Our primary goal is to expand access to affordable homeownership in Bend. With housing costs continuing to outpace local wages, low- and moderate-income families have been increasingly priced out of homeownership opportunities. The Affordable Housing Development funds will enable us to ensure this home remains affordable for the long term, keeping it within the City's affordable homeownership portfolio. The home will be sold to a qualified buyer earning less than 100% of the Area Median Income (AMI).

Affordable homeownership provides relief from rising rents and frequent relocations, giving local families and individuals the stability they need to thrive. By offering this homeownership opportunity, we're not just helping a household; we're strengthening community ties, supporting the growth of generational wealth, and offering hope for a brighter future.

Services Provided:

In addition to building homes and offering program classes and mentoring for eligible households, the following services are key components of our programming:

Homeowner Education: Bend-Redmond Habitat requires program participants to complete a minimum of 50 hours of homeowner education classes and seminars. These sessions emphasize financial literacy—covering topics such as budgeting, credit, and money management—while also providing practical instruction on home repair and maintenance. This education equips Habitat families with the knowledge and skills needed for a successful transition to homeownership.

Sweat Equity: Volunteering and sweat equity are a cornerstone of Habitat's model, empowering future homeowners to actively invest in building their own homes and contributing to the community. This hands-on involvement fosters a sense of ownership, pride, and deeper connection to the support network that makes their home possible, strengthening the bond between homeowners and the community.

Populations to be Served:

Households eligible for this home must earn less than 100% of the Area Median Income, as verified through payroll stubs, tax returns, and employer confirmation. Habitat has a proven track record of partnering with the other community organizations to create homeownership opportunities for groups historically underrepresented in homeownership.

C.9. Describe how your project will address the identified need or problem in a way or to a degree not already being achieved in the community. Please identify any other similar programs or projects and how your project will add to or improve upon existing services.

Bend-Redmond Habitat for Humanity is one of several builders focused on affordable homeownership in Central

Oregon, each with a unique niche in the market. Thistle & Nest, Rooted Homes, and First Story also serve low-to-moderate income households, but Habitat has been at the forefront of this work for much longer. With over 30 years of experience, Habitat has a proven track record not only of building homes but also of fostering community partnerships, cultivating a strong donor base, providing extensive volunteer opportunities, and making a significant community impact.

Habitat has also led collaborative efforts among developers by organizing the first-ever Affordable Homeownership Information Fair in Central Oregon. Interest in Homeownership Fairs has continued to grow, and NeighborImpact has taken the lead to host multiple Fairs each year, in both English and Spanish. These events included participation from other affordable homeownership organizations, Fair Housing staff, the Latino Community Association, and various lenders.

There is a critical need for middle-income homeownership opportunities for households earning above 80% AMI. These families often fall into a gap where they earn too much to qualify for most affordable housing programs but too little to afford market-rate homes. Expanding options for homeownership above 80% AMI is essential to provide stability for middle-income families and to create mixed-income communities that promote economic diversity and community resilience.

Data from the City of Bend and Oregon Housing and Community Services continues to highlight the critical need for affordable homeownership options in our region.

C.10. Describe the ways in which your project will have a long-term impact on the need or problem being addressed.

The stability of homeownership has been shown to have a significant positive impact on various aspects of life, including financial stability, educational achievement, health outcomes, and community engagement.

Financial Stability: Homeownership is a major driver of wealth accumulation. Home equity accounts for about 34.5% of U.S. household wealth, especially important for low-income, and non-white households. Our Homeownership Program regularly sees participants with an increase in credit scores, an increase in savings, and a decrease in debt.

Educational Achievement: Studies consistently show that children of homeowners tend to perform better academically compared to children of renters. Children of low-income homeowners are 11% more likely to graduate from high school. Additionally, the wealth generated from homeownership can also help families finance their children's education, increasing the likelihood of college attendance by as much as 14% for lower-income families.

Health Outcomes: Lower housing costs enable households to allocate more of their resources to nutritious food and healthcare. According to the CDC, improving housing quality has been identified as a high-impact solution for addressing social determinants of health, leading to better general health status, respiratory health, and reduced injury risks.

Social and Civic Engagement: Homeowners tend to have stronger community ties and are more likely to participate in civic activities compared to renters.

The NW Cottages Lot 1 project will have a long-term impact on affordable housing by ensuring long-term affordability. Our shared equity model guarantees that the homeowner has a predictable amount of equity. Our organization maintains the Right of First Offer and plans to re-purchase the home and sell to another qualified buyer.

C.11. Describe your organization's plan for evaluating the progress of the project toward addressing the identified need or problem.

To evaluate the long-term benefits of a secure, stable home environment, it is essential to maintain relationships with our homeowners and regularly measure their well-being. We will conduct self-report surveys every two years to assess these factors.

Improved Financial Stability: Stable and predictable housing costs can empower homeowners to pursue additional education and increase their earnings. Each survey will gather information on whether homeowners have pursued further education or experienced wage increases, among other indicators of financial progress.

Enhanced Educational Outcomes for Children: Children from home-owning families outperform their peers from renting households. Each survey will include questions about any impact on children's grades, high school graduation, and enrollment in higher education.

Better Health Outcomes: Homeowners often report greater happiness and a sense of control over their lives, which contributes to improved physical and psychological health. General health questions will be included in each survey to track progress in these areas.

Increased Civic Engagement: Homeownership fosters a greater stake in one's community, leading to increased volunteerism and political participation. Homeowners are also more likely to participate in community safety initiatives. Each survey will ask about new involvement in volunteer or civic activities.

Additionally, our Right of First Refusal paired with deed restrictions will ensure that the home remains affordable, allowing us to continue documenting homeowner progress and successes.

C.12. Please indicate the time period that the project will remain affordable and how your organization plans to ensure that the project remains affordable for the specified time period:

This home will have a 30-year deed restriction to ensure affordability for buyers earning under 100% AMI. While we would ideally incorporate this home into our land trust model, two existing homes at NW Cottages funded with AHF are not in a land trust. To maintain consistency and fairness, we do not believe it would be equitable to place this home in a trust.

C.13. 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?

- NeighborImpact – Provides HUD-approved homebuyer education and a matched savings program for closing costs, supporting client outreach and referrals. NeighborImpact has been an important, and neutral, organization to act as host for the recent Affordable Housing Information Fairs.
- HousingWorks – Regional Housing Authority offering rental housing, assistance, savings programs, credit-building loans, and homeownership planning. They are key in outreach, and last year a family transitioned from HousingWorks to homeownership on Logan Ave.
- Family Access Network – FAN works in all public schools in Central Oregon to connect families in need with resources. They are also a key partner for client outreach and referrals.
- Latino Community Association – Strengthens ties with the Latino community by hosting Housing Information Fairs, credit workshops, and listening sessions on barriers to homeownership. We participated in an Information Fair, in Spanish, at LCA earlier this year.
- The Father's Group – Black advocacy group that aims to fight discrimination and embrace collaboration in Bend. We have partnered to host Credit building workshops, and Listening Sessions on barriers to homeownership in the Black community. Our staff tabled at Juneteenth and regularly attend TFG meetings and events.

- Faith Organizations – We get support from a number of local faith organizations in a variety of ways including group volunteer events, making care packages for new homeowners, participating in home dedications, and client outreach and referrals. They are also a key partner for client outreach and referrals.
- Habitat for Humanity of Oregon – HFHO has been a partner for IDA accounts and OHCS downpayment assistance in the last year.
- Central Oregon Disability Support Network – Earlier this year, we worked with CODSN to improve the accessibility of application materials for our homeownership program.

Our expected outcomes for this project are to significantly expand homeownership opportunities for underrepresented communities in Central Oregon through strategic partnerships and outreach. By collaborating with a wide range of community organizations, we aim to increase participation in homebuyer education and matched savings programs, enhance access to resources, and foster an inclusive environment where diverse families can achieve stable homeownership. The ultimate goal is to create a diverse pool of new homeowners, reflecting the richness of our community.

C.14. If your project will include accessible units, please describe the planned design elements for accessibility, and reference industry design standards you plan to use. Describe how your organization will market the units.

This project does not include accessible units, but we are in the planning phase of incorporating additional accessible units into other upcoming developments. We look forward to continued City of Bend support to make this possible.

D. Property and Project Information

Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

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D. Property and Project Information

Please provide the following information.

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

The site is 'build-ready' with infrastructure already in place. There are no known habitat concerns, wetlands, or critical areas on or adjacent to the property, and the site does not contain or impact any items of historical significance.

Please attach a map showing the project's location:

Map of Project Location

NW Cottages Lot 1 Tax Map.pdf

D.2. Property Legal Description

Lot One (1), NORTHWEST COTTAGES, as recorded in Cabinet I of Plats, Page 969, Records of Deschutes County, Oregon.

D.3. Site Condition

Vacant (previously disturbed)

D.4. Property Owner

Bend-Redmond Habitat for Humanity

Upload supporting documentation

Property Legal Description

Property Report - NW Cottages Lot 1.pdf

D.5. Parcel Size (Acres)

.05

D.6. Site Control Status

Owned

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If Under Contract/Option to Purchase enter expiration date:

If Leased, enter expiration date:

Notes – additional information

ZONING AND SITE PLAN STATUS

D.7. Site zoning

RM - Medium Density Residential

D.8. Is the present zoning conforming?

Yes

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

Yes

SERVICES TO SITE

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

D.10. Street access

Yes

D.11. Gas

No

Provide an expected completion date OR an explanation if not anticipated

All-electric

D.12. Electric

Yes

D.13. Water

Yes

D.14. Sanitary sewer

Yes

D.15. Storm sewer

Yes

E. Work Program

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E. Work Program

The CDBG program year begins 7/1/2025 and ends 6/30/2026. The AHF and CICT program year begins approximately 4/1/2025 and ends 12/31/2026. Please provide the following information

E.1. Anticipated Start Date:

07/15/2024

E.2. Anticipated Completion Date:

04/30/2027

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

Task	Start Date	End Date
Acquisition	06/04/2024	07/15/2024
Foundations	07/01/2026	09/01/2026
Vertical Construction	9/01/2026	03/23/2027
Certificate of Occupancy	03/23/2027	03/31/2027
Home Sale	04/01/2027	04/30/2027

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

F. Project Benefit

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F. Project Benefit

Please provide a brief description of the following:

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

1

F.2 Estimate the number of households to be served, by income level.

< 30% AMI	31 - 50% AMI	51 - 80% AMI	> 81% AMI
			<input checked="" type="checkbox"/>

F.3 Estimate the number of households to be served, if known.

Elderly (aged 62+)	Persons with Disabilities	Female Head of Household	Veteran

G. Financial Information

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Name: Bend-Redmond Habitat for Humanity - 2025

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G. Financial Information

Please also provide the following financial information:

G.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

Budget - line item.pdf

G.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 budget is based off of our experience building the original NW Cottages combined with escalating construction costs seen since 2020. Contractors hired for the project and materials purchased go through a rigorous process to ensure Bend-Redmond Habitat for Humanity secures the best materials and services for the least cost. This project will likely be completed primarily by subcontractors, with Habitat's team focused on other developments.

Loan assumptions are based on a three-person household earning 80% AMI, with monthly payments capped at 30% of gross income and a 5.5% interest rate. Any remaining funding gap will be covered through Habitat's fundraising efforts.

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

N/A

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

Without the requested Affordable Housing Development assistance we would need to secure other sources of funding to make the project pencil.

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

Detailed Pro Forma

Budget - Proforma.pdf

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

We plan to utilize the Oregon Residential Bond Program for the homebuyer's loan, with local approved lenders such as LoanDepot, Umpqua Bank, and Guild Mortgage. We have established relationships with these lenders, who remain committed to supporting our homebuyers through this program. Consistent with our other home sales, Habitat will provide a forgivable silent second loan, ensuring predictable equity and avoiding the need for private mortgage insurance.

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

N/A

G.8. CDBG Funds Requested:

\$0.00

G.9. AHF Funds Requested:

\$150,000.00

G.10. CICT Funds Requested:

0

G.11. Leveraged Funds:

\$65,211.00

H. Budget

Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

Completed by snordquist@brhabitat.org on 10/25/2024 4:09 PM

H. Budget

Please provide the following information.

H.1. Project Budget

	Project Activities	CDBG Funds Requests	AHF Funds Requested	CICT Funds Requested	Other Public Funds	Private Funds	Activity Total
<input type="checkbox"/>	Property Acquisition	\$0.00	\$150,000.00	\$0.00	\$0.00	\$0.00	\$0.00
	TOTAL	\$0.00	\$150,000.00	\$0.00			\$0.00

H.2. Other Public Funds

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

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Habitat fundraising	Downpayment assistance and mortgage buydown	\$65,211.00	Secured
TOTAL		\$65,211.00	

H.4. Funding Documentation

Funding Documentation - Letters of funding commitment from sources

Letter_Of_Financing_Committment FIB.pdf

I. Project Feasibility and Readiness

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Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

I. Project Feasibility and Readiness

Please provide the following information regarding project feasibility and readiness:

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

Bend-Redmond Habitat has been building, selling and repairing homes in Deschutes County since 1989. In that time Bend-Redmond Habitat has served over 225 families with affordable homeownership and provided significant repairs to 145 homes. Our Construction Management team has more than 20 years of cumulative experience in constructing Habitat homes. This includes a wide comprehension of all aspects of construction, including land acquisition, site development, permitting, home design, construction, and all the way through finalizing Certificates of Occupancy. Most of our developments within the past three years have been larger in size and scope than this project. We have demonstrated success in implementing deed restrictions and managing land leases.

Bend-Redmond Habitat staff includes 46 employees; 11 are Administrative team members, 6 are Construction team members, and 29 are ReStore team members. In addition, over 1,000 volunteers representing individuals, businesses and the faith community provide services that increase the efficient operation of the affiliate. Bend-Redmond Habitat is governed by an active and engaged Board of Directors that meets monthly to provide guidance and fiscal accountability for the organization.

Recent projects include:

Project City Units Completion

Cedar & Wickiup Rdm 7 Oct-24

27th St Townhomes Bend 12 Mar-24

Logan Ave Bend 1 Oct-23

Indigo #3 Bend 1 Sep-22

Watercress Townhomes Bend 8 Mar-23

Quince Townhomes Rdm 19 Sep-22

NW Cottages Bend 11 Sep-21

Indigo Bend 2 Jan-20

James Dr Cottages Bend 5 Sep-19

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

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

Attach Letters of Support

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

NeighborImpact_Letter of support_2024.pdf

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

The property was purchased earlier this summer. Habitat had a limited window to complete the purchase and acted swiftly to ensure the land remained part of the NW Cottages community. Timely acquisition was crucial to prevent the lot from being sold to another buyer, which would have disrupted the integrity of the neighborhood. Owning the final lot allows Habitat to maintain a cohesive vision for the community, ensuring the homes continue to reflect Habitat's mission of creating stable, affordable homeownership opportunities.

The project timing is dependent on staff capacity and funding.

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

None.

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

N/A

I.6 For CDBG applicants only, will the full amount of the funds be spent by June 30, 2026? Select one option from the dropdown menu.

N/A (select this option if applying for AHF only).

J. Required Documents

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Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

J. Required Documents

Please provide the following information.

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

- [504 Self-Evaluation Checklist](#)

Documentation

504 Self-Evaluation Checklist

504 Self-Certification NW Cottages.pdf

Affirmatively Furthering Fair Housing Statement and Marketing Plan

Habitat AFHMP_2023.pdf

Proof of Non-Profit or Governmental Status

501c3_Letter_0485-5080_2021.pdf

Status of Oregon Business Registry Printout

Oregon State Registry 2024.pdf

Unique Entity Identifier (UEI) Number

SAM.gov UEI.jpg

 **Map of Project Location**

NW Cottages Lot 1 Tax Map.pdf

 **Equity and Inclusion Policy**

BRHFH Core Values.pdf

BRHFH Culture Commitment.pdf

Submit

Completed by snordquist@brhabitat.org on 10/28/2024 9:54 AM

Case Id: 30304

Name: Bend-Redmond Habitat for Humanity - 2025

Address: 224 NE Thurston Ave, Bend, OR 97701

Submit

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

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

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

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

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

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

Authorized Signature

Scott Nordquist

Electronically signed by snordquist@brhabitat.org on 10/25/2024 4:27 PM

NW Cottages Lot 1 Proforma	
Uses	
Acquisition	\$ 150,000
Construction Direct Costs	\$ 215,000
Direct Cost Contingency	\$ 10,750
Project Management & Overhead	\$ 95,000
Homeownership Program	\$ 18,000
Total Uses	\$ 488,750
Sources	
Mortgage revenue	\$ 273,539
City of Bend AHF	\$ 150,000
Habitat donations	\$ 65,211
Total Sources	\$ 488,750

Northwest Cottages Lot 1 Budget

Land Purchase		\$ 150,000
Direct Construction Costs		\$ 225,750
Startup	\$	500
Plans & Permits	\$	6,500
Site Prep/Street/ROW	\$	6,000
Landscaping	\$	700
Solar System	\$	5,000
Excavation	\$	10,000
Foundation	\$	7,800
Framing	\$	38,000
Trusses	\$	4,000
Roofing	\$	4,700
Roofing Accessories	\$	2,000
Siding	\$	12,000
Electrical: Labor	\$	7,500
Electrical: Materials	\$	7,500
Plumbing: Labor	\$	10,000
Plumbing: Materials	\$	10,000
Insulation: Labor	\$	4,000
Insulation: Materials	\$	3,000
Heating System	\$	11,000
Mechanical	\$	2,000
Drywall: Labor	\$	6,000
Drywall: Materials	\$	7,500
Windows	\$	5,500
Interior Doors	\$	3,000
Exterior Doors	\$	3,000
Interior Paint	\$	4,000
Exterior Paint	\$	4,500
Flooring	\$	2,000
Interior Trim	\$	3,000
Interior Finish	\$	3,000
Cabinets	\$	3,300
Appliances	\$	1,500
Utilities Setup	\$	1,000
Specialties	\$	1,000
Concrete Flat	\$	8,500
Closing Costs	\$	5,000
Utilities	\$	1,000
Direct cost contingency (5%)	\$	10,750
Construction Overhead and General		\$ 95,000
Homeownership Program		\$ 18,000
Total Expenses		\$ 488,750

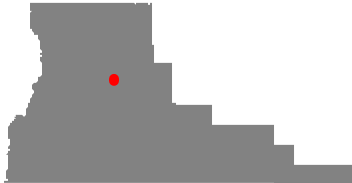
Deschutes County Property Information - Dial

Overview Map



Source: Esri, Maxar, Earthstar Geographics, and the GIS User Community, Deschutes County GIS

Map and Taxlot: 171231BA01104





To whom it may concern,

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

Please contact me with any questions.

Thank you.

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

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



NeighborImpact

Supporting People, Strengthening Communities.

February 13, 2024

To Whom it May Concern:

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

I work with Bend-Redmond Habitat for Humanity as a member on the Homeowner Selection committee for 6 years (2016-2021). I assisted with selection of partner families, policy research and review and updates from NeighborImpact as it relates to programs that would support homeowners. As of January 2022, I also serve on the Habitat Oregon Board of Directors.

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

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

Sincerely,

Sonia Capece
HomeSource Director
541-527-0007

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

United Way
of Deschutes County

