



CITY OF BEND

Executive Summary

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

1. Introduction

The 2022 Annual Action Plan (AAP) addresses the goals of the 2019 - 2023 Consolidated Plan, which establishes local preferences for use of public funding to help low and moderate-income community members of Bend. The AAP was developed through a series of community engagement processes, including numerous public Affordable Housing Advisory Committee (AHAC) meetings. The U.S. Department of Housing and Urban Development (HUD) requires the community address affordable housing, homelessness, and community development needs as well as resources identified in the Consolidated Plan.

The HUD required AAP directs the City of Bend in utilizing federal Community Development Block Grant (CDBG) Program funding. The City of Bend receives a formula allocation of CDBG funds. The AAP identifies community development and housing goals and establishes strategies to meet them. This enabling document provides the City and its partners with information and support to achieve these housing and community development requirements, and evaluates the effectiveness of particular 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 AAP. The AAP can be amended following a public process. The AAPs success is assessed by the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD at the conclusion of each program year.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives of the AAP are to carry out five goals identified through the Consolidated Plan: 1) 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, rental assistance, and obtaining rental units to keep them affordable; 2) 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; 3) Create and Preserve Affordable Home Ownership - produce and preserve owner occupied affordable housing through creation of new homes, providing any land available for development of new homes, homeownership financial assistance, mortgage assistance to maintain housing, and obtaining homes to keep them affordable; 4) Assist Homeless with Shelter and Services - increase the number and preserve homeless shelter units and services while increasing the community capacity for a low-barrier emergency facility where homeless individuals with certain criminal convictions and addictions can have shelter; 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 affordable rental units created, the number of affordable rental units rehabilitated, the number of households that maintain housing with rental assistance, and the number of affordable rental units preserved.

The outcomes of Goal Two 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 Three will be the number of households that purchase an affordable home, purchase an affordable rehabilitated home, receive mortgage assistance to maintain housing, or obtain financial assistance to purchase a home.

The outcomes of Goal Four will be the number of (1) homeless persons that receive overnight shelter, (2) additional emergency shelter or transitional housing beds created, (3) persons that avoid homelessness because of provided assistance, and (4) housing units added for the homeless.

The outcomes of Goal Five will be (1) the number of low to moderate-income households assisted with a housing benefit from public infrastructure investment, and (2) 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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Since the adoption of the 2019-2023 Consolidated Plan, Bend’s Affordable Housing Fund has supported the goals of the AAP. A combination of the Affordable Housing Fund (AHF) and CDBG funding the past

year provided for (1) two land acquisitions for affordable housing development of fifty rental units and six home ownership opportunities; (2) AHF construction loans for affordable housing development of sixty-two rental units, four home ownership opportunities, and fifteen transitional housing units for homeless veterans; and (3) eleven households received down payment assistance to purchase a home. An additional forty-seven affordable rental units were completed this past year on a lot purchased with prior years awarded funds.

Funds made possible from the CDBG program in 2021 advanced the goals to preserve rental affordable housing and affordable home ownership. Thrive Central Oregon utilized Cares Act CDBG-CV funds to assist two households with rental assistance. NeighborImpact assisted twelve households with mortgage assistance.

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 2021 program year include Volunteers in Medicine, Thrive Central Oregon, Saving Grace, NeighborImpact: HouseSource Counseling and Education, and Fair Housing Council of Oregon, who collectively served nine hundred fifty individuals.

Impacts of COVID-19 brought attention to inequities for Bend's community members. Fair Housing Council of Oregon provided a virtual presentation educating participants of their fair housing protections on September 16, 2021 through the City's Welcoming Week program. Then on April 14, 2022, the Fair Housing Council of Oregon provided a virtual presentation educating housing providers of fair housing law.

The City also made headway towards the goal outcomes for affordable housing ownership production. CDBG funds from 2021 assisted Kôr Community Land Trust in a land acquisition for the development of six 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 permanent supportive housing services of formerly chronically homeless persons. The City of Bend awarded Shepherds House both CDBG and Cares Act (CDBG-CV) resources for a low-barrier overnight shelter available nightly. Shepherds House 2nd Street Overnight Shelter sheltered over one thousand two hundred fifty-six individuals through the 2021-22 program year. Central Oregon FUSE maintained permanent supportive services to house nineteen formerly chronically homeless individuals.

Finally, the City continues to invest infrastructure resources in alignment with the infrastructure goals of the 2019-2023 Consolidated Plan. In this past program year, twenty-four affordable housing rental units became available to Bend's community members as a result 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 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 completed the 2021 Annual Action Plan goal outcomes. Moreover, Bend is on track to complete the goals of its 2019–2023 Consolidated Plan.

American Rescue Plan Act Funds Support Necessary Public Services

The City provided an additional three hundred thirty thousand dollars of funding to critical public services with funds from the American Rescue Plan Act (ARPA). Council awarded these ARPA Community Assistance Grants to non-profit organizations for the purpose of providing services to community members negatively impacted by the COVID-19 pandemic. The Boys and Girls Club applied awarded funds as program scholarships for families disproportionately impacted by COVID-19. DAWNS House (Directly Assisting Women Newly Sober) created housing alternatives for women newly sober impacted by COVID-19. The Family Access Network utilized the additional funding to support families experiencing homelessness with children enrolled in Bend-La Pine Schools. Funds awarded to Family Kitchen allowed the organization to deliver meals to people in need rather than provide dining in a congregate setting which mitigated the spread of COVID-19. Because of increased reports of abuse to children as a result of COVID-19, the KIDS Center expanded its medical evaluation capacity with its awarded funding. Similarly, Saving Grace used awarded funds to maintain staff added because of growing incidents of domestic violence as a result of COVID-19. In response to greater numbers of community members experiencing homelessness as a result of COVID-19, REACH OUT (Relationship Empowerment Action Compassion Hear) grew its staff with awarded grant funds to support houseless individuals. Shepherds House maintained a staff nurse position with awarded funds for screening persons experiencing homelessness to receive shelter. Additional ARPA Community Grant funds awarded to Shepherds House enabled the organization to operate a shower truck for persons experiencing homelessness as a result of COVID-19.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The 2022 Annual Action Plan (AAP) was prepared by the City of Bend Housing Department in accordance with guidance found in 24 CFR Part 91. Numerous agencies and individuals participated in the AAP preparation and are cited throughout.

The Bend Bulletin published a notice for the Request for Proposals (RFP) on September 21 and 28, 2021. The published notice provided City contact information and invited requests for the information in alternative formats such as Braille, large print, or electronic formats. The Request for Proposals was released on Thursday, October 4, 2021, with the proposals due on Friday, November 5, 2021.

In addition to the local newspaper publication, the City included the RFP schedule and access to the proposal application on its website. Bend’s website offered this information in multiple languages. The proposal application was available in Spanish and French. The Homeless Leadership Coalition and all

previous applicants, representing approximately twenty organizations, directly received the information about the request for proposal.

The first opportunity for public comment occurred at virtual Affordable Housing Advisory Committee (AHAC) meetings, when the applicants presented their proposals to the committee on December 8, 2021, and January 12, 2022. The committee made its initial funding recommendations after the presentations on January 12, 2022. These virtual public meetings were available in closed captioning with multiple language subtitle options. City public meetings continued to remain virtual due to Covid-19.

On Friday, February 11, 2022, the Bend Bulletin published notice regarding a public hearing on the 2022 Annual Action Plan at the regularly scheduled virtual AHAC meeting on Wednesday, March 9, 2022. Bend's Housing staff emailed the AHAC meeting notice to over 60 individuals who self-identified as interested parties. This virtual public hearing was available in closed captioning with multiple language subtitle options. City public meetings continued to remain virtual due to Covid-19. The published notice provided a City contact and invited requests for a copy of the draft plan in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. An initial draft of the AAP was available for public review from Friday, February 11, 2022 through Friday, March 18, 2022. This initial draft was available on the City's website.

City staff recommended and AHAC concurred to update the AAP and award an additional project which had applied for homeownership financial assistance. Following legal notifications in the Bend Bulletin, an updated Draft 2022 Annual Action Plan was available for public comment for another 30-day period from Friday, July 1, 2022, through Monday, August 1, 2022. Published notice from the City provided contact information and invited requests for a copy of the updated draft plan in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. The updated draft plan was available to review on the City of Bend's website.

City Council will consider the updated 2022 Annual Action Plan for approval on Wednesday, August 3, 2022. Notification of the regularly scheduled City Council meeting occurs on the events calendar located on the home page of the City's website. The City Council meeting will be a hybrid meeting of in-person and virtual access to participate. Council will broadcast the meeting in closed captioning with multiple language subtitle options. 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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no public comments submitted.

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

There were no public comments submitted.

7. Summary

The Bend City Council Goals for the current biennium include (1) applying an equity lens across City government, (2) expanding public outreach and community engagement, and (3) pursuing housing strategies as a platform for equity. Developing 1,000 affordable housing units and creating 500 beds for homeless persons are examples of the ambitious efforts the City had undertaken.

AHAC recommended to the City Council that the CDBG funding for the 2022 Annual Action Plan focus on homeownership opportunities for low- and moderate-income households, serving the medical needs of vulnerable populations, providing social workers to assist community members with basic needs and employment services, maintaining non-congregate, low-barrier emergency shelter operations, and providing case management to unaccompanied youth experiencing homelessness.

Utilizing the Consolidated Plan as a basic blueprint for the City to follow in allocating its resources, the AAP attempts to address the needs of the community. Based on the data and reasons for the priorities listed and goals established in the Consolidated Plan, the AAP provides the necessary funding for projects identified.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

Bend, Oregon, is the lead agency for this funding. As the largest City in Oregon east of the Cascades, we are also the regional hub for business and as such have a larger housing and community development need than our population would indicate. CDBG is one of the valuable tools we use to address this need.

Consolidated Plan Public Contact Information

Lynne McConnell, Housing Director, City of Bend 710 NW Wall, Bend, OR 97709

541-323-8500

lmccconnell@bendoregon.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Bend recognizes the importance of consulting with community stakeholders, service providers, and population organizations all year. Consultations occurred with the largest homeless service providers, as well as Deschutes County, and the Homeless Leadership Coalition. Representatives of J Bar J Youth Services, Shepherds House, Central Oregon Council on Aging, NeighborImpact, Thrive Central Oregon, Volunteers in Medicine, FUSE Central Oregon and other shelter and service entities all provided content to this document, particularly with regards to information on what homeless services currently are available and which recommendations for this plan should be implemented. Members of the City of Bend & Deschutes County Emergency Homelessness Task Force including the facilitator were also consulted.

Consistent with previous years, Deschutes County's Health Services staff confirmed that lead poisoning was not a public health hazard within Deschutes County. The City of Bend Growth Management Department (Long Range Planning) was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs, and other information.

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 recognizes the importance of coordination among the community's public and private housing and social service providers in meeting the community's priority needs. Throughout the 5-year Consolidated Plan period, the City will undertake actions to 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. In 2021 the City added two positions and reorganized to create the Housing Department. The City of Bend now has four full-time staff dedicated to CDBG, affordable housing, and increasing services for the houseless community. The staff serve as the point of contact for the community and manage the City's role in addressing housing and community development needs.

The City Council appointed Affordable Housing Advisory Committee (AHAC) serves in an on-going capacity. The Committee is composed of housing developers, social service professionals, the public-at-large, an affordable housing tenant, and 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.

Through its involvement with the Homeless Leadership Coalition, the City of Bend works with providers for the homeless population. The City assists in coordinating programs, including funding, for agencies

that work with the chronically homeless. This includes, Family Kitchen, NeighborImpact, Bethlehem Inn, Central Oregon FUSE, Central Oregon Veterans Outreach, NeighborImpact, REACH, Shepherds House, Thrive, and other providers of services to the chronically homeless.

State legislation under HB 4123 enables the City of Bend to implement the Coordinated Homeless Response Pilot between Deschutes County and the municipalities within it to address houselessness. Bend and Deschutes County, along with other smaller cities, are committed to forming a Collaborative Office to Address Houselessness, pooling resources, coordinating and supporting services for the houseless in Deschutes County.

The City of Bend has a long-standing partnership with Oregon Housing and Community Services (OHCS), the state housing finance agency. The City has worked with OHCS on several projects, including Neighborhood Stabilization Program and on numerous projects in Bend. As the City does not receive any HOME funds as an entitlement community, any HOME projects in Bend are funded by OHCS. The City works with OHCS on those projects by providing environmental review, expedited permits, and other assistance, when necessary. In all of these activities, the City maintains compliance with the State Consolidated Plan, particularly on projects that are funded by both entities.

The City of Bend works closely with Economic Development for Central Oregon (EDCO), through the Bend Business Advocate. Additionally, the City has a very good relationship with the Central Oregon Builders Association (COBA). COBA and the City have worked in partnership in the past and expect to continue this partnership to aid in the utilization of Central Oregon contractors for projects funded by the City of Bend. Between these two agencies the City has contacts and connections with many of the major participants that contribute to economic development in the region.

The City continues its partnership with the Central Oregon Regional Housing Authority dba Housing Works for housing development in combination with services. One partnership incorporates housing with services from a community-based health care provider to low-to-moderate income households where health care is accessible on site. Another partnership provides permanent supportive housing with case management for formerly chronically homeless households.

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.

The priorities of the Central Oregon Continuum of Care are Permanent Supportive Housing and Rapid Re-housing. Most of the Permanent Supportive Housing (PSH) in the area is operated by the regional housing authority and serves veterans and persons with disabilities. Currently, the Continuum of Care administers three PSH grants that assist service-provider identified frequent users who are chronically homeless, families with children experiencing chronic homelessness, and veterans. Looking forward, it may become imperative for the Continuum to explore becoming a more significant provider of this

housing type. The three Rapid Rehousing programs serve single adults, households with children, domestic violence survivors, unaccompanied youth experiencing homelessness, and human trafficking survivors. This program has served two hundred sixteen individuals this year. The 2022 Point-in-Time Count, the annual one-night census of people experiencing homelessness - both sheltered and unsheltered - in the tri county region shows an increase of people who reported experiencing homelessness overall, with the largest increases amongst children under eighteen. The numbers reflect more than the people who meet HUDs definition of homelessness - people living in shelters, transitional housing programs, or in a place not meant for human habitation. In 2022, the largest number of persons that identified homeless in Central Oregon were in Bend (a total of seven hundred eighty-five). The number of Veterans Affairs Supportive Housing (VASH) vouchers stayed consistent to the prior year with eighty-nine housing vouchers. Housing Works offers a total of ninety-six Emergency Housing Vouchers, but only forty-one of the vouchers are under lease and the remaining sixty-three households continue to look for available housing. The shelters in Central Oregon continue to be underwritten by private and foundation support with some Emergency Solutions Grant funding NeighborImpact receives through OHCS. The youth services continuum is funded with federal Runaway Homeless Youth (RHY) and state funds.

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

The Continuum of Cares Homeless Management Information System (HMIS) lead agency is NeighborImpact; they are also the primary Emergency Solutions Grant (ESG) recipient from OHCS and administer 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 Coalitions voting members based on the projects ability to align with the program guidelines for ESG funding. OHCS requires from the Continuum of Cares 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 jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BEND AREA HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Digital Divide
	Briefly describe how the Agency/Group/Organization was consulted. 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 and the digital divide of the families they serve. Continued coordination with Habitat for Humanity should improve facilitating homeownership financial assistance for low- and moderate-income households.
2	Agency/Group/Organization	BETHLEHEM INN
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bethlehem Inn is the primary emergency shelter for those situationally homelessness in Central Oregon. The City consulted with the Director of Philanthropy regarding the organizational needs, longer stays for residents, and limited beds because of COVID-19. Bethlehem Inn received ESG-CV funding for this year with additional Project Turnkey funds to acquire a hotel in Redmond, Oregon for Central Oregon services in two locations. The City of Bend will continue to work with Bethlehem Inn to address the spectrum of homelessness in Central Oregon.

3	Agency/Group/Organization	Building Partners for Affordable Housing
	Agency/Group/Organization Type	Housing Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through numerous conversations 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.
4	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend consults regularly with Central Oregon Council on Aging regarding senior needs. Central Oregon 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.
5	Agency/Group/Organization	Central Oregon FUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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.
6	Agency/Group/Organization	CENTRAL OREGON VETERANS OUTREACH
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	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 Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Central Oregon Veterans Outreach (COVO) was consulted regarding homeless housing needs and Veterans housing needs. Central Oregon Veterans Outreach provides 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. COVO recently partnered with Bend Heroes Foundation for case management services at a transitional home community made available through funding partnerships between Deschutes County and the City of Bend.
7	Agency/Group/Organization	DAWNS House
	Agency/Group/Organization Type	Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 emergency land use exceptions, DAWNS House applied for RVs to be located as temporary emergency housing. This year DAWNS House received American Rescue Plan Act (ARPA) funds through the City's Community Assistance Grants program for additional alternative transitional housing options to benefit the women newly sober.
8	Agency/Group/Organization	Family Access Network
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services-Digital Divide
	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 Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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. This year FAN received American Rescue Plan Act (ARPA) funds through the City's Community Assistance Grants program for necessities identified for the families FAN serves.
9	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

	Briefly describe how the Agency/Group/Organization was consulted. 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.
10	Agency/Group/Organization	Deschutes County Health Services
	Agency/Group/Organization Type	Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Deschutes County Health Services staff confirmed that lead poisoning was not a public health hazard within Deschutes County.
11	Agency/Group/Organization	Family Kitchen
	Agency/Group/Organization Type	Services-homeless Meal Provider
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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. This year Family Kitchen received American Rescue Plan Act (ARPA) funds through the City's Community Assistance Grants program to deliver meals rather than provide dining in a congregate setting, which mitigated the spread of COVID-19.
12	Agency/Group/Organization	Hayden Homes
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bend consults with Hayden Homes regarding developmental barriers for affordable home ownership 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 home ownership opportunities mixed with market rate housing.
13	Agency/Group/Organization	J Bar J Youth Services, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations with the Living Options for Teens (LOFT) program of J Bar Js Cascade Youth and Family Center occurred because the organization is the primary provider of services for youth experiencing homelessness. The City consulted with the Program Director regarding the LOFT program and needs to maintain the services within the region.
14	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the to maintain a relationship with KOR for future funding partnerships.
15	Agency/Group/Organization	Legal Aid Services of Oregon
	Agency/Group/Organization Type	Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend has provided funding to and consulted with Legal Aid Services of Central Oregon (LASO) on issues related to homelessness and fair housing in the past. We continue to consult with LASO regarding fair housing and strive toward LASOs best practice recommendations for homeless policies.
16	Agency/Group/Organization	NeighborImpact
	Agency/Group/Organization Type	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 Publicly Funded Institution/System of Care 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 Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NeighborImpact, the regional Community Action Program agency, was consulted throughout the creation of this plan, both through written requests, through interviews with key staff (Director of Housing Stabilization, the HomeSource Director, and the Deputy Executive Director of Programs) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically about homeownership, homebuyer counseling and homeless services.
17	Agency/Group/Organization	PacificSource
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consult with PacificSource because it operates the Coordinated Care Organizations which serve members of the Oregon Health Plan in Bend. This managed care program provider gives City staff insight on the health needs of low- and moderate-income community members.
18	Agency/Group/Organization	REACH OUT
	Agency/Group/Organization Type	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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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. This year REACH OUT received American Rescue Plan Act (ARPA) funds through the City's Community Assistance Grants program to grow its staff for greater support to community members experiencing homelessness.

19	Agency/Group/Organization	Saving Grace Imagine Life without Violence
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Saving Grace was consulted as to what needs exist in the region regarding housing and services for survivors of domestic violence and/or sexual assault. Saving Grace, the only D.V. and S.A. service and shelter provider in Central Oregon, provides instrumental input in determining needs for survivors. The ongoing CDBG funding provides many opportunities with Saving Grace to consult and determine needs and assistance for their programs.
20	Agency/Group/Organization	Shepherds House
	Agency/Group/Organization Type	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 Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bend consults with Shepherds House as the operator of the Navigation Center for the City of Bend, which is a low-barrier shelter with supportive services. This year Shepherds House maintained a staff nurse position with awarded American Rescue Plan Act (ARPA) funds for screening persons experiencing homelessness to receive shelter. Additional ARPA Community Grant funds awarded to Shepherds House enabled the organization to operate a shower truck for persons experiencing homelessness as a result of COVID-19.
21	Agency/Group/Organization	St. Vincent de Paul Society of Bend
	Agency/Group/Organization Type	Food Bank
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations with our food banks, including St. Vincent de Paul Society of Bend allow the City to understand the greater needs of our community members and understand their access to basic needs.
22	Agency/Group/Organization	Thrive Central Oregon
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Thrive Central Oregon provides social work services throughout the tri-county region. City staff consulted with the Executive Director throughout the year on trends and barriers for the community members served.
23	Agency/Group/Organization	Volunteers in Medicine
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Volunteers in Medicine was consulted regarding health care services that they provide for low income Bend residents. With the implementation of the Affordable Care Act, Volunteers in Medicine coordinates with both the City and the County regarding the gap of individuals and families who still cannot get coverage or afford the necessary insurance.

24	Agency/Group/Organization	Bend Broadband
	Agency/Group/Organization Type	Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Other
	Briefly describe how the Agency/Group/Organization was consulted. 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.

Identify any Agency Types not consulted and provide rationale for not consulting

Bend reached out to even more agencies and organizations in efforts to develop its Assessment of Fair Housing, including sub-population specific organizations advocating for racial, ethnic and LGBTQIA2S+ groups. Unfortunately, many organizations and agencies did not have bandwidth for a relevant consultation. City staff will work to form better relationships with these agencies and organizations for spaces to be created to have meaningful engagement in development of amended plans and future plans.

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	NeighborImpact	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) and NeighborImpact (the fiscal agency).
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)
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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 with City of Bend Addendum	Deschutes County Sheriff's 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

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.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The 2022 Annual Action Plan (AAP) was prepared by the City of Bend Housing Department in accordance with guidance found in 24 CFR Part 91. Numerous agencies and individuals participated in the AAP preparation and are cited throughout.

The Bend Bulletin published a notice for the Request for Proposals (RFP) on September 21 and 28, 2021. The published notice provided City contact information and invited requests for the information in alternative formats such as Braille, large print, or electronic formats. The Request for Proposals was released on Thursday, October 4, 2021, with the proposals due on Friday, November 5, 2021.

In addition to the local newspaper publication, the City included the RFP schedule and access to the proposal application on its website. Bend's website offered this information in multiple languages. The proposal application was available in Spanish and French. The Homeless Leadership Coalition and all previous applicants, representing approximately twenty organizations, directly received the information about the request for proposal.

The first opportunity for public comment occurred at virtual Affordable Housing Advisory Committee (AHAC) meetings, when the applicants presented their proposals to the committee on December 8, 2021, and January 12, 2022. The committee made its initial funding recommendations after the presentations on January 12, 2022. This virtual public meeting was available in closed captioning with multiple language subtitle options. City public meetings continued to remain virtual due to Covid-19.

On Friday, February 11, 2022, the Bend Bulletin published notice regarding a public hearing on the 2022 Annual Action Plan at the regularly scheduled virtual AHAC meeting on Wednesday, March 9, 2022. Bend's Housing staff emailed the AHAC meeting notice to over 60 individuals who self-identified as interested parties. This virtual public hearing was available in closed captioning with multiple language subtitle options. City public meetings continued to remain virtual due to Covid-19. The published notice provided a City contact and invited requests for a copy of the draft plan in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. An initial draft of the AAP was available for public review from Friday, February 11, 2022 through Friday, March 18, 2022. This initial draft was available on the City's website.

City staff recommended and AHAC concurred to update the AAP and award an additional project which had applied for homeownership financial assistance. Following legal notifications in the Bend Bulletin, an updated Draft 2022 Annual Action Plan was available for public comment for another 30-day period from Friday, July 1, 2022, through Monday, August 1, 2022. Published notice from the City provided contact information and invited requests for a copy of the updated draft plan in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. The updated draft plan was available to review on the City of Bend’s website.

City Council will consider the updated 2022 Annual Action Plan for approval on Wednesday, August 3, 2022. Notification of the regularly scheduled City Council meeting occurs on the events calendar located on the home page of the City’s website. The City Council meeting will be a hybrid meeting of in-person and virtual access to participate. Council will broadcast the meeting in closed captioning. 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.

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	Six 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)
2	Public Meeting	Non-targeted/ broad community	Two funding applicants appeared at the December Affordable Housing Advisory Committee meeting when their applications were discussed.	A community member phoned in to the meeting and voiced concern over the increasing housing costs and the homeless situation.	All comments were accepted. .	www.bendoregon.gov/government/committees/affordable-housing-advisory-committee
3	Public Meeting	Non-targeted/ Broad community	Four funding applicants appeared at the January Affordable Housing Advisory Committee 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)
4	Public Meeting	Non-targeted/ Broad community	Affordable Housing Advisory Committee members participated in the public hearing on the DRAFT 2022 Annual Action Plan.	None received.	None to address.	www.bendoregon.gov/government/committees/affordable-housing-advisory-committee
5	Public Meeting	Non-targeted/ broad community	City Council will review the 2022 Annual Action Plan.	None received at this time.	None to address at this time.	www.bendoregon.gov/councilagenda
6	Newspaper Ad	Non-targeted/ broad community	None to address.	None received.	None to address.	https://www.bendbulletin.com/

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Bend expects to receive \$558,787 in CDBG entitlement funds. Outside of that the City will receive \$1,100,000 in local Affordable Housing Funds which in many cases are utilized in conjunction with CDBG funds. All cases funds are obligated and spent per the priorities in our Consolidated Plan.

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	558,787	35,000	0	593,787	593,787	CDBG Program income is based on estimate of amortized loans and deferred payment loans that might be satisfied.

Table 5 - 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 5:1. 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) 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has sold approximately 10 acres of surplus land at cost for the development of 130 units thus far. The City has identified limited capacity to surplus workable properties and provide them for affordable housing development. The City is assisting the County to surplus properties this year 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. In order 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	Provide Support to Necessary Public Services	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Provide Support to Necessary Public Services	CDBG: \$51,192	Public service activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted
2	Create and Preserve Affordable Home Ownership	2019	2023	Affordable Housing Non-Homeless Special Needs		Homeownership	CDBG: \$275,000	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Households Assisted
3	Assist Homeless with Shelter and Services	2019	2023	Homeless		Assist Homeless with Shelter and Services	CDBG: \$102,548	Homeless Person Overnight Shelter: 325 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Support to Necessary Public Services
	Goal Description	Two public service projects were funded that meet this goal: Thrive Central Oregon, and Volunteers in Medicine.
2	Goal Name	Create and Preserve Affordable Home Ownership
	Goal Description	Home ownership financial assistance will be available for twelve low- and moderate-income households to purchase homes at Crescita a KOR Community Land Trust development and a Bend-Redmond Habitat for Humanity development on a land trust.
3	Goal Name	Assist Homeless with Shelter and Services
	Goal Description	Two funded projects meet this goal: J Bar Js Living Options for Teens program and Shepherds House 2nd Street Overnight Shelter.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following describes the program activities that will be undertaken with the City of Bend’s 2022 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the 2019-2023 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	J Bar J - Living Options for Teens
2	KOR Community Land Trust - Home Ownership Financial Assistance
3	Shepherds House 2nd Street Overnight Shelter
4	Thrive Central Oregon
5	Volunteers in Medicine (Care for Uninsured Working Adults)
6	2022-2023 CDBG Program Administration
7	Bend-Redmond Habitat for Humanity – Home Ownership Financial Assistance

Table 7 - 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 through the on-going COVID-19 pandemic. During the past year, obtaining and maintaining housing became much more difficult throughout Oregon. There have been significant increases in health-related needs in response to the pandemic and on-going disruption in the economy. Developing affordable home ownership opportunities continues to be a priority of the Council.

AP-38 Project Summary

Project Summary Information

1	Project Name	J Bar J - Living Options for Teens
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$25,000
	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 add an additional FTE in order to meet the required staff to youth ratios required by law.
	Target Date	6/30/2023
	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 acquire additional staffing to support twenty-five youth for three thousand nights (based on annual occupancy).
	2	Project Name
Goals Supported		Create and Preserve Affordable Homeownership
Needs Addressed		Homeownership
Funding		CDBG: \$75,000
Description		Funding will be utilized for homeownership financial assistance to be given to four low- and moderate-income households.
Target Date		6/30/2023
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 Street, Bend, Oregon 97701

	Planned Activities	Funding will be utilized as homeownership financial assistance to be given to four low- and moderate-income households.
3	Project Name	Shepherds House 2nd Street Overnight Shelter
	Goals Supported	Assist Homeless with Shelter and Services
	Needs Addressed	Assist Homeless with Shelter and Services
	Funding	CDBG: \$77,548
	Description	Provide overnight protection to the unsheltered and most vulnerable. Any additional funding received in PY 2022 because of the City of Bend's CDBG entitlement, subject to the fifteen percent public services cap, will be allocated to the Shepherds House 2nd Street Overnight Shelter activity.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated three hundred persons will benefit from Shepherds House 2nd Street Overnight Shelter.
	Location Description	275 NE 2nd St., Bend, Oregon 97701
	Planned Activities	Provide funding for personnel and project delivery costs of the Shepherds House 2nd Street Overnight Shelter.
4	Project Name	Thrive Central Oregon
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$35,760
	Description	Thrive Central Oregon seeks to connect individual needs with community resources. Thrive bridges the gap for community members, meeting them where they are in public spaces, providing vital connection to services and support that for many would otherwise not happen.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Thrive Central Oregon is estimated to assist two hundred households this year.

	Location Description	Downtown Library: 601 NW Wall St. Bend Church: 680 NW Bond St. Ariel Glen Apartments Community Room: 1700 SE Tempest Dr. East Bend Library: 62080 Dean Swift Rd. Mission Church: 61303 S Hwy 97
	Planned Activities	The type of services provided through Thrive are generally only accessible to those enrolled in mental health, medical, or shelter systems. Many community members in need do not qualify or seek the services of mental health, medical, or shelter systems and therefore do not have access to this type of support. Thrive services are accessible and open to every person seeking assistance.
5	Project Name	Volunteers in Medicine (Care for Uninsured Working Adults)
	Goals Supported	Provide Support to Necessary Public Services
	Needs Addressed	Provide Support to Necessary Public Services
	Funding	CDBG: \$15,432
	Description	To provide one-year of free healthcare to twenty low, very-low, or extremely low-income Bend working adults who are not eligible for Affordable Care Act programs. Care will include primary and specialty medical care, prescription medication, mental health care, and targeted health education programs as necessary. All medical services will be provided by volunteers.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Twenty medically uninsured patients.
	Location Description	2300 Neff Rd., Bend, Oregon 97701
	Planned Activities	Provide one-year of comprehensive healthcare to twenty medically uninsured patients. All patients will be from low, very low, or extremely low AMI households.
6	Project Name	2022-2023 CDBG Program Administration
	Goals Supported	Provide Support to Necessary Public Services Create and Preserve Affordable Home Ownership Assist Homeless with Shelter and Services
	Needs Addressed	Provide Support to Necessary Public Services Homeownership Assist Homeless with Shelter and Services
	Funding	CDBG: \$118,757

	Description	Administration of CDBG program for the City of Bend, including funding fair housing education for the benefit of low- and moderate-income households.
	Target Date	6/30/2023
	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, Oregon 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.
7	Project Name	Bend-Redmond Habitat for Humanity – Homeownership Financial Assistance
	Goals Supported	Create and Preserve Affordable Homeownership
	Needs Addressed	Homeownership
	Funding	CDBG: \$200,000
	Description	Funding will be utilized for homeownership financial assistance to be given to eight low- and moderate-income households.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	A total of eight low- and moderate-income households will benefit from these affordable homeownership opportunities.
	Location Description	Within the City of Bend
	Planned Activities	Funding will be utilized as homeownership financial assistance to be given to eight 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. There are no concentrated areas of racial, ethnic, or poverty populations in Bend.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - 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 the number will be closer to two hundred fifty new affordable rental units that did not utilize any Community Planning and Development (CPD) funds.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	8
Special-Needs	2
Total	12

Table 9 - 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	12
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	12

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

This does not include households receiving public services nor does it include an estimated two hundred fifty 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, residents 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

Residents 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 resident representation on the Housing Works governing board and through resident 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 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, Shepherds 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 is funding two projects that address the needs of homeless individuals, particularly those that are unsheltered. Specifically, the City is funding case management personnel for J Bar J Youth Services Living Options for Teens or the LOFT. The LOFT is the only shelter in Bend serving unsheltered minors. The City is also funding personnel and project delivery expenses for Shepherds House permanent low barrier emergency shelter.

Addressing the emergency shelter and transitional housing needs of homeless persons

The projects above provide ancillary housing services. The City Council has 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 permanent low barrier emergency shelter on 2nd Street. Resources available through HB 2006 also allowed the Shepherds House 2nd Street Shelter to operate as a navigation services hub and provide coordinated services to address houselessness.

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.

City Council recognized the state legislation streamlined the shelter development process and will make it possible to meet the 500-shelter bed goal. 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

is expected to adopt 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 The LOFT and the navigation services hub at the Shepherds House 2nd Street Shelter provides homeless individuals and families with assistance and education necessary to transition to permanent housing and maintain housing stability. Affordable Housing Funds for this year 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.

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. Additionally, the City provides guidance and assistance as needed to the Homeless Leadership Coalition in their continuing efforts to address homelessness in all populations.

Discussion

The City of Bend has created a webpage to provide updates and resources to the community www.bendoregon.gov/houselessness.

In addition to CDBG resources, the City participated in an Emergency Homelessness Task Force in partnership with Deschutes County to address the continuum of homelessness. Because persons experiencing homelessness require a spectrum of facilities and services - from a range of low-barrier overnight shelters to higher-barrier emergency shelters - the task force identified City and regional gaps in the continuum and recommended implementing actions to address the needs. Their findings can be found at Addressing Houselessness in Deschutes County (houselessindeschutes.org).

The state legislation under HB 4123 enables the City of Bend to implement the Coordinated Homeless Response Pilot between Deschutes County and the municipalities within it to address houselessness. Bend and Deschutes County, along with other smaller cities, are committed to forming a Collaborative Office to Address Houselessness, pooling resources, coordinating and supporting services for the houseless in Deschutes County.

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

Introduction:

The lack of buildable land and the resulting high home and rental prices have created a critical housing crisis in Bend. While the City has expanded the Urban Growth Boundary in 2016, the land in the annexation process requires significant investment in public infrastructure to service (not including private infrastructure), which delayed land development. In addition, rental and home ownership prices have significantly outpaced wage growth.

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 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.

A strained housing market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would increase housing supply. In 2019, state legislation (HB 2001) enabled the City to update codes for increased housing density in single-family housing zones. City staff presented to Council and the community the affirmatively furthering fair housing basis for the code changes. Council adopted the City codes changes for more middle housing in single-family zoned areas, such as duplexes, triplexes, quadplexes, townhomes, and cottage clusters.

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 after temporary state legislation expires.

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. Staff is currently drafting its Assessment of Fair Housing as part of the process for the 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.

Discussion:

In addition to the public policies identified above, there are numerous barriers to affordable housing in Bend. 1. Lack of affordable, serviced land for development. 2. Funding sources difficult to access for most large developments. 3. Relatively new housing stock, with older stock being in high demand. This means that unlike most large cities, there is no older housing stock that is usually less expensive for acquisition/rehabilitation for both rental and homeowner purposes. 4. Insufficient number of affordable housing developers, particularly multi-family developers. 5. Market that supports higher end housing development on scarce available land.

The City of Bend has identified some strategies to address these barriers. 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 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. In order 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.

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 the means by which those whose needs are underserved are informed about the financial and informational resources available to them in the community. Primary examples are the continued leadership of the Emergency Homelessness Task Force, participation in the Coordinated Homeless Response Pilot, the financial, rehab, and planning support of the Shepherds House 2nd Street Shelter and navigation center, the conversion of two hotels to emergency housing, as well as the on-going CDBG and Affordable Housing Funds projects.

Access to broadband internet increasingly impacts communities economic and community development. According to most recent 2020 ACS estimates, 91.2 percent of Bend's households subscribe to broadband. Bend's households with higher incomes are more likely to have broadband with an internet subscription. The 2020 ACS estimates on computers and internet report 7.2 percent of Bend households do not have in 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.

This program year Bend will 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.

Extreme weather instances in the region the past two 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.

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.

Future rules and guidance for reducing wildfire risk is expected from Oregon's Land Conservation and Development Commission under Oregon's SB 762. Bend anticipates adjusting policies in alignment with the administrative rules when the rulemaking process is completed.

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. In order 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. Finally, the City is exploring four additional property tax exemptions to foster and maintain 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 is able to 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 2022, the Shepherds House 2nd Street Shelter and Navigation Center 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 offer technical assistance to agencies 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. Through the Emergency Homelessness Task Force and the future Collaborative Office, the actions of 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 doubled 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:

The City of Bend has been extremely successful in meeting program requirements for CDBG. Over ninety percent of its funding timely assists low- and moderate-income individuals within the community. The needs of the community are great, and this program helps the most disadvantaged.

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	0
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 grantees 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:	0

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%

Bend does not have the luxury of a large amount of CDBG funds that would allow it to participate in such things as 108 loan guarantees and other more out of the ordinary programs. It is basically because of local funds that Bend retains and creates the amount of affordable housing it has in recent years.