

# Executive Summary

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

### 1. Introduction

The 2019- 2023 Consolidated Plan establishes goals and funding options for the five-year timeframe. The plan developed through a series of community engagement processes including four public surveys, numerous Affordable Housing Advisory Committee meetings, a Housing Policy Work Session with City Council, and two Open Houses. The U.S. Department of Housing and Urban Development (HUD) requires the community to identify affordable housing, homeless, and community development needs and resources for the creation of the plan. The Consolidated Plan assists the City in defining housing and community development priorities. The City of Bend developed the plan.

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

The City of Bend receives a formula allocation of CDBG funds. Although the Consolidated Plan covers a full 5 year timeline, it is referred to as the 2019-2023 Plan in alignment with HUD's fiscal year definitions.

### Plan Obligations

The plan 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 plan. The plan can be amended during the five-year period following a public process.

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

The objectives of the Strategic Plan are to carry out five goals identified through the planning process: 1) Affordable Rental Housing Production and Preservation -- produce and preserve rental affordable housing through creation of new rental units, providing any land for development of rental units, 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)

Homeownership – produce and preserve owner occupied affordable housing through creation of new homes, development of new homes, 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 additions can have shelter; and 5) Infrastructure Improvements Including Child Care Facilities Infrastructure – development of affordable housing infrastructure and economic development infrastructure in low to moderate-income neighborhoods with a focus on increasing 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, 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 receive an affordable home, an affordable rehabilitated home, or 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, (3) persons that avoid homelessness because of provided assistance, and (3) housing units added for the homeless.

The outcomes of Goal Five will be the number of low to moderate-income households assisted with a housing benefit from public infrastructure 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**

Since the adoption of the 2014-2019 Consolidated Plan, Bend's Affordable Housing Fund has supplemented the goals of the Plan. CDBG funding the past five years provided for three land acquisitions developed for affordable housing and an additional 45 homes that will be available for low to moderate-income households. CDBG funding from 2014 through today provided 15 low to moderate-income households with down payment assistance for homeownership. Since 2014, resources from the Affordable Housing Fund assisted development of 149 rental units for low to moderate-income households. In 2017, CDBG funding allowed Central Oregon Veterans outreach to purchase a property for a low-income veteran family and made available rehabilitation assistance for Saving Grace, the local shelter for survivors of domestic and sexual violence. In 2018, the Affordable Housing Fund contributed to the expanded capacity and rehabilitation of the Bethlehem Inn, Bend's largest emergency shelter for the homeless. Bethlehem Inn provided social services to 94 residents with CDBG funds in 2018. With CDBG funding, Bend completed the 2014-2019 Consolidated Plan goal outcome that provided support to necessary public services. Service providers that benefited from the funding over the five-year period

include, Volunteers in Medicine, Saving Grace, Thrive Central Oregon, NeighborImpact, and Fair Housing Council of Oregon, who collectively served 17,537 individuals.

Through the combination of CDBG and Affordable Housing funding, Bend came close to reaching two of the 2014-2019 Consolidated Plan goal outcomes. The City nearly completed the goal outcome to assist homeless with shelter and services by expanding capacity at Bethlehem Inn and providing CDBG funding to serve 94 residents with case management. The City also nearly completed the goal outcomes for affordable housing production and preservation with Affordable Housing funding.

#### **4. Summary of citizen participation process and consultation process**

##### **Plan Preparation and Efforts to Broaden Public Participation in Plan Development**

The Consolidated Plan was prepared by the City of Bend Affordable Housing Program in accordance with guidance found in 24 CFR Part 91. Numerous agencies and individuals participated in the plan preparation and are cited throughout. Following legal notifications in the Bend Bulletin the draft plan was available for public comment for a 30 day period from April 1 to May 1, 2019. A public hearing was held before the Bend City Council May 1, 2019. A copy of the legal notice, display ad, and a summary of comments during these periods are contained in Appendix A. In an effort to broaden public participation in the development of the Plan, the City also advertised the public process and 3 public surveys through local media and social media, notified service providers at two Homeless Leadership Coalition meetings, emailed past CDBG fund recipients and those that expressed interest in CDBG funding, and provided process update information with opportunities for public comment at the monthly Affordable Housing Advisory Committee meetings.

#### **5. Summary of public comments**

\*\*Public comments will be included in this section after the public comment period ends.

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

\*\*If public comments were not accepted, this section will reflect that after the public comment period ends.

#### **7. Summary**

The Consolidated Plan provides a basic blueprint for the City to follow in allocating its resources. It also provides valuable data for interested parties to review in understanding reasons for the priorities listed and goals that they established.

The data, though, only provide a snapshot in time of the housing and community development needs of Bend. In addition, much of the HUD supplied data from the Comprehensive Housing Affordability Strategy, is information that for the most part is outdated.- Where possible alternative data have been provided, but certain sections have no additional data available that met the identified criteria.

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## The Process

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

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

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

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

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

As part of the consultation process particular emphasis was given to discussions with the only adjacent government, Deschutes County, regarding the priority non-housing community development needs. Deschutes County Planning Manager, Peter Gutowsky, was instrumental in discussions regarding available services and priorities. The homeless strategy for Bend is being done through High Desert Home: Central Oregon Strategic Plan to Prevent and End Homelessness, and on the local level, for this plan, consultations were done with the largest homeless providers plus the Homeless Leadership Coalition. Representatives of NeighborImpact, Bethlehem Inn, Central Oregon Veterans Outreach, 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 what recommendations for this plan should be implemented. The City of Bend Growth Management (Long Range Planning) Division was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs, and other information as seen in Chapter Two. There is no metropolitan planning for Bend, as there are no adjacent metropolitan governments.

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

The City 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 addition, the City has two full time staff dedicated to CDBG and affordable housing to serve as a points of contact and to manage the City's role in addressing housing and community development needs. The Affordable Housing Advisory Committee serves in an on-going capacity. The Committee is composed of housing developers, social service professionals, the public-at-large, representatives from homebuilders, 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 on the Homeless Leadership Coalition, the City of Bend works with providers for the Homeless Population. The City assists in coordinating programs, including funding of such, for agencies that deal with the Chronic Homeless. This includes NeighborImpact, the Bethlehem Inn, Central Oregon Veterans Outreach, Thrive, and other providers of services to the Chronically Homeless. 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 them 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. In all of these 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 offices of 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. Finally, the City partnered with the local housing authority and a community based health care provider for the development of housing for low-to-moderate income households where health care is accessible.

**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 focus of the Central Oregon Continuum of Care remains the same; to support the needs of homeless families with dependent children who require housing and school stability. This continued emphasis reinforces the Continuum's strategic plan. The majority of 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 two small PSH grants that assist the same populations. Looking forward, it may become imperative for the Continuum to explore becoming a more significant provider of this housing type. The Transitional Housing program has been converted to a Rapid Rehousing program due to changes in HUD regulations. On the service delivery level, it appears very similar. This program is serving 55-60 households with children per year. The average stay in Rapid Rehousing is just over eleven months with 84% of the households able to maintain housing at exit. The 2018 Point-in-Time Count, the annual one-night census of people experiencing homelessness -- both sheltered and unsheltered -- in the tri county region shows a slight decrease of persons reporting experiencing homelessness overall, with increases of vulnerable populations reporting homelessness. The numbers reflect only the people who meet HUD's definition of homelessness -- people living in shelters, transitional housing programs, or in a place not meant for human habitation.

In 2018, almost half of those that reporting homelessness in Bend were unsheltered. The number of Veterans Affairs Supportive Housing (VASH) vouchers has increased slightly to a total to 89 housing vouchers and has reduced the number of chronically homeless veterans. The shelters in Central Oregon continue to be underwritten by private and foundation support with some Emergency Solutions Grant funding available through the Continuum of Care. 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

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

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



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	CENTRAL OREGON REGIONAL HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Central Oregon Regional Housing Authority, DBA Housing Works, was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Executive Director, Housing Director, and Real Estate and Facilities Director) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by the Housing Works.
2	<b>Agency/Group/Organization</b>	NeighborImpact
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Child Welfare Agency Publicly Funded Institution/System of Care Regional organization

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Lead-based Paint Strategy  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  HOPWA Strategy  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>NeighborImpact was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Housing Director and Deputy Director of Community Services) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically in realm of Homeownership and Homeless services.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>Central Oregon Veteran’s Outreach</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services-homeless  Regional organization  Non-profit</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homeless Needs - Chronically homeless  Homelessness Needs - Veterans</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Central Oregon Veterans Outreach was consulted regarding homeless housing needs and Veterans housing needs. Central Oregon Veterans Outreach provides weekly outreach to all homeless camps in the region and provides services, such as water, food, tents, sleeping bags, coats, clothes, etc. to all homeless, not just veterans.</p>

5	<b>Agency/Group/Organization</b>	Saint Vincent de Paul
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy Food Bank
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through both written survey and direct interview, Saint Vincent de Paul of Bend was consulted regarding services provided by this organization, both Housing and Food. It is hoped that continued coordination with Saint Vincent de Paul can build upon the already positive partnership the City of Bend has regarding transitional housing that this agency provides.
6	<b>Agency/Group/Organization</b>	Volunteers in Medicine
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Health Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through both direct contact and interview, Volunteers in Medicine was consulted regarding health care services that they provide for low income Bend residents. Volunteers in Medicine continues coordination with the City of Bend to provide health services for uninsured. Volunteers in Medicine seeks the City's assistance to address the social determinants of health that impact those served.
7	<b>Agency/Group/Organization</b>	Bend Area Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As a regular recipient of CDBG funds from the City of Bend, Habitat for Humanity was consulted via interviews about needs for affordable housing that would assist in their mission. Continued coordination with Habitat for Humanity should improve with assistance also being enhanced.
9	<b>Agency/Group/Organization</b>	Legal Aid Services of Oregon, Central Oregon Regional Office
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Bend has provided funding and consulted with Legal Aid Services of Central Oregon on issues related to Fair Housing, substandard housing issues, and tenant rights. We continue to consult with Legal Aid of Central Oregon and utilized their services to address City Council regarding barriers to housing for those that make below federal poverty guidelines.
10	<b>Agency/Group/Organization</b>	Central Oregon Association of Realtors
	<b>Agency/Group/Organization Type</b>	Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Central Oregon Association of Realtors was consulted regarding anticipated housing needs and market analysis for what is currently available. The City of Bend has a long record of working with local realtors to assist potential homebuyers who are purchasing homes through any of the numerous affordable homeownership programs operated by the City of Bend using local, state and federal (HUD) funding. We hope to continue that coordination and cooperation in the future.
11	<b>Agency/Group/Organization</b>	Building Partners for Affordable Housing
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through numerous conversations, interviews and written survey, Building Partners was consulted regarding housing needs in the community and how best to address them, most particularly how to bring private equity and private contractors/developers/builders into the arena. Bend will continue to consult with Building Partners to continue the unique partnerships that have developed between the City and the local development community.
12	<b>Agency/Group/Organization</b>	Latino Community Association
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Latino Community Foundation was consulted through direct interviews and through written survey. The City hopes that this consultation will improve the coordination efforts in three major areas: Increasing the number of minority home owners through existing and future programs, coordinate in the needs of Latino families who reside in some of the area Manufactured Home Parks, and increase the number of affordable family rental units available.
13	<b>Agency/Group/Organization</b>	J Bar J Youth Services, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Education Services-Employment Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	J Bar J Youth Services provides services to youth at risk of homelessness and youth experiencing homelessness. Opportunities that J Bar J offers youth served include education, employment skills training, and housing. Potential outcomes from consultation comprised the following (1) increasing services that generate greater employment opportunities for youth, (2) increasing affordable housing options, and (3) addressing criminal history barriers to housing.
14	<b>Agency/Group/Organization</b>	Mosaic Medical
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community based health center that provides quality care for all regardless of circumstances. Consultation with Mosaic Medical discussed HUD designated low-moderate income areas and areas where Mosaic patients resided for future health center locations. Consultations also included discussions of a potential partnership with the local housing authority to develop affordable housing units above a medical clinic. Potential outcomes would be health centers located where low-moderate income patients reside.
15	<b>Agency/Group/Organization</b>	Thrive Central Oregon
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Thrive connects individual needs with community resources and assists connecting people to housing, physical and mental health services, employment, and basic needs. Consultation with Thrive discussed most common barriers to housing, health services, and employment. Through City collaboration, Thrive can provide a stronger safety net, accelerating the connection for those in need to community services. A potential outcome that would greatly benefit those that seek Thrive services is an increase in housing options for single households.
16	<b>Agency/Group/Organization</b>	Bethlehem Inn
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bethlehem Inn is an emergency shelter that provides a warm, safe place to sleep, nourishing meals, and case management services for adults and children experiencing homelessness. Consultation with Bethlehem Inn included barriers to housing for those in emergency shelter. Potential outcomes include (1) increased case management services toward self-sustaining housing, (2) increasing housing options for single households, and (3) increasing sustainable employment opportunities.
17	<b>Agency/Group/Organization</b>	Saving Grace Imagine Life without Violence
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Saving Grace provides comprehensive family violence and sexual assault services and promotes the value of living life free from violence. Consultation with Saving Grace discussed how to expand services and the agencies staff capacity for increased services. Potential outcomes include the City's commitment to maintain an emergency shelter for survivors of domestic and sexual assault accompanied with technical assistance for expanding services.
18	<b>Agency/Group/Organization</b>	Central Oregon Health Council
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization



	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Oregon Health Council was consulted regarding the intersection of community development and health care with a focus on unmet needs in the community. COHC maintains several working groups comprised of 200+ people who attempt to reduce Medicaid spending through "upstream" interventions.
19	<b>Agency/Group/Organization</b>	Deschutes County Health Services
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Deschutes County Health Services was consulted about lead-based paint strategy and needs.
20	<b>Agency/Group/Organization</b>	Oregon Health Authority
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Oregon Health Authority's Lead Poisoning Prevention Program was consulted about lead-based paint strategy. OHA confirmed they are working with our Regional Housing Authority using address matching to verify that none of the publicly supported acquisitions and developments contain lead paint. OHA staff are the primary resource if lead-based is suspected in any residence.

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

**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	<p>The Continuum of Care program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. The local Continuum of Care covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There are three agencies receiving CoC funding, NeighborImpact (a 501c3) is the collaborative applicant and they apply directly to HUD for funding, and provide program, fiscal and grants management services. NeighborImpact, in cooperation with the Homeless Leadership Coalition, is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinates the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The City of Bend's Strategic Plan addresses all of these elements in the priorities for funding designed to meet these goals.</p>
High Desert Home	Homeless Leadership Coalition	<p>The City assessed needs and resources for persons experiencing homelessness with the Homeless Leadership Coalition's High Desert Home: Central Oregon Strategic Plan to Prevent and End Homelessness. All of the goals provided in the strategy aligned with the City's Strategic Plan or were recommendations within the Analysis of Fair Housing Impediments.</p>

**Table 3 – Other local / regional / federal planning efforts**

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

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

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

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

Creation of the Consolidated Plan utilized multiple means to acquire public comment on housing and community service priorities for low and moderate income individuals and special needs populations. Among these methods were:

- Written surveys,
- Meetings and work sessions with housing and community development partners and stakeholders,
- Discussions and meetings with advisory groups including the City of Bend Affordable Housing Advisory Committee, the Homeless Leadership Coalition, the Bend City Council, and
- Public meetings and hearings.

The City of Bend Consolidated Plan agrees with the policy directives and strategies contained in several related plan documents for Bend and Deschutes County. These documents include:

- Public Housing Agency (PHA) Plan as established by Housing Works (Regional Housing Authority)
- Continuum of Care Strategy as published by NeighborImpact (Regional Community Action Program Agency)
- City of Bend Analysis of Impediments to Fair Housing
- Bend Area Comprehensive Plan

In addition, the City solicited comment in online surveys to over 100 stakeholders, including affordable housing providers, service providers, commission and committee members and elected and appointed officials.

### 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	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	*Summary of response and attendance below table	**Summary of comments received at public meetings below table	There were no comments that weren't accepted as part of this plan. All input has been included.	
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Newspaper Ad (attached in addendums) was published for Open House to discuss Consolidated Plan.	Comments were collected at Open House.	There were no comments that weren't accepted as part of this plan. All input has been included.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	***Summary of response and attendance below	****Summary of comments received below	There were no comments that weren't accepted as part of this plan. All input has been included.	

**Table 4 – Citizen Participation Outreach**

**\*Summary of response and attendance at public meetings** - In order to obtain significant community input, two public meetings, to discuss the broad array of needs in the community were held. One was held the evening of January 17, 2019, and the second was held the evening of February 21, 2019. A Notice was advertised in the newspaper, as a display ad, as well as direct notification to known interested persons and agencies. The direct notices went to all members of the Homeless Leadership Coalition, to Housing Works (the regional Housing Authority), to NeighborImpact (the regional Community Action Program agency), the Latino Community Association, Central Oregon Veterans Outreach, Inc. (COVO), Saint Vincent de Paul, local non-profit housing developers, and local for profit housing developers. A press release announced the second public meeting with information sent out on Facebook, Twitter, and posted on the City website. The public meetings were attended by approximately 33 people. The format of the meeting consisted of a brief overview of the current Consolidated Plan goals, the process to develop Consolidated Plan goals for the next 5 years, and the results of the online survey. Participants were asked to prioritize the top ranked solutions derived from the online survey in the areas of Homelessness, Affordable Housing, and Community Development.

**\*\*Summary of comments received at public meetings** - Attendees were asked to choose from 4 types of housing options that would best assist homelessness. 17 attendees agreed that housing with services and no time limits (Housing First) was the best option. 16 attendees agreed that single room occupancy was the second best option to serve persons experiencing homelessness. 6 participants ranked time limited housing

(Nancy's House) as the best housing option to address homelessness, and 3 attendees ranked emergency shelter as the best housing option to address homelessness. Those that participated were also asked to rank the homeless services Bend should prioritize. 17 attendees chose mental health/behavioral services (including access to addiction-substance abuse treatment) as their top priority. 16 participants thought prevention services (rental assistance and short-term support) was the second best option. 18 attendees ranked job and life skills training as the 3rd best homeless services option. An attendee provided a written comment that stated "Job connection - getting local jobs to local people. When asked how to address the affordable housing need, attendees ranked 3 options. 20 participants prioritized obtaining existing buildings or land for development of low-moderate income rentals. 22 participants ranked homeownership projects with financial assistance to low-moderate income homebuyers as their second choice. Attendees ranked a skilled construction training program to expand the labor pool as their third choice. Comments received included "cooperative work using a variety of individuals and skilled workers to build on land or rehabilitated existing structures alongside low-moderate income individuals. Another participant stated a need for "creative projects - such as smaller home/smaller plot neighborhoods. Participants were also asked to rank services to prioritize in low-moderate income areas of Bend. The first choice for 20 attendants was housing support services (case management and independent living skills). The second choice for 13 participants was affordable child care. The third choice for 10 attendees was access to food. One participant asked for "support of the housing continuum-including homeownership." Another attendee requested "better infrastructure - more transit for those who cannot access cars." A third individual requested "Affordable HOA fees for multi-family units, cottage community developments, condos, etc." A fourth attendee stated, "case management is a major hurdle in providing housing for those in need of such services. We cannot expect the City to solve this problem alone, but encourage the City to actively engage - providing help to meet these needs."

**\*\*\*Summary of response and attendance from internet outreach** - Press release for Open House with information on Facebook, Twitter, and City's website. Additionally an online survey was available October 17, 2018 to November 30, 2018. Hard copies of the survey were made available to agencies that serve low-income households, e.g. Legal Aid Services of Oregon and volunteers in Medicine. 523 surveys were collected. 377 were received from the general public (non-agency, not low-income), 126 agency staff serving low-income residents participated. 25 low-income residents receiving housing assistance or other services responded. The survey was also available online in Spanish and 7 responses were collected from Spanish speaking participants.

**\*\*\*\*Summary of Comments Received** - Participants were asked to rank homeless housing programs the City should prioritize the next few years (among 6 types of programs). The general public and agency staff priorities did not differ greatly. The general public prioritized (1) emergency shelters, (2) time-limited housing (e.g. NeighborImpact program Nancy's House), and (3) single room occupancy housing. Agency staff prioritized (1) emergency shelters, (2) housing with services and no time limits (e.g., Housing for Heroes), and (3) single room occupancy housing. About 20% of the general public did not see a significant need for housing or services for persons experiencing homelessness in Bend. Participants were asked to rank the top three problems (among 5 options) related to affordable housing. They identified: (a) Rents have increased too much, (b)

Most of the jobs in Bend don't pay enough to afford housing costs, (c) Not enough housing options/types (single resident occupancy dwellings, small single-family homes, duplexes, triplexes, fourplexes, townhomes, accessible/ assisted housing, and (d) Multi-family apartments, etc.) These problems were ranked in the same order by low-income residents, agency staff, and the general public. The solutions prioritized to address affordable housing issues were a bit more spread out, but the top priorities of the general public were to: (1) Obtain land for rental housing projects, (2) Financial assistance for low-income homebuyers, and (3) Skilled construction training programs to expand labor force pool. Among agency staff, the clear priority was financial assistance for low-income homebuyers, followed with obtaining land for rental housing projects, and third, obtaining land for home ownership projects. Participants identified which public facilities and improvements the City should prioritize for low-income residents. Both the agency staff and low-income participants prioritized the following in the same order: (1) Non-profit service facilities (clinics or other places where people can get help), (2) Mobility and transit (buses, bike lanes, sidewalks, etc.), and (3) Community centers or public gathering spaces (e.g. Bend Community Center). The general public prioritized street safety more highly compared to agency staff and low-income participants. The general public, agency staff, and low-income participants all ranked the services the City should provide in the same order: (1) Mental and behavioral health services (including access to addiction/substance abuse), (2) Housing support services (like case management, independent living skills, etc.), and (3) Affordable child care. Nearly a third of the participants indicated specific areas of Bend should be priorities for services and improvements. Currently, 61 of 173 affordable housing projects in Bend are within HUD defined low-moderate income areas. Participants selected three special needs populations, which the City should prioritize for more help. Corresponding to the service needs above, the top populations selected among all groups was families with children. There were some variations between the groups however. Second amongst the general public and low-income participants was seniors. Agency staff and the general public prioritized persons with mental illness and low-income participants prioritized survivors of domestic violence. Comments are included within the survey results attached to the Consolidated Plan.



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Although there are various data in this document that show the needs for differing types of housing, the greatest need identified through data, public input, and interviews with stakeholders is the lack of affordable rental units. Because of the lack of available rental properties, rents are increasing and households are paying greater portions of their income to maintain housing.

Homeownership for low and moderate-income households has also become more difficult. Median home prices in Bend have increased 50 percent since 2015 and 175 percent since 2011. The dramatic increase in home prices coincides with the increased land costs. Land value per acre increased 293 percent from \$148,000 per acre in 2012, to \$581,600 per acre in 2017.

These market conditions make it very difficult for operators of homeless shelters and transitional housing to purchase units to increase the available beds for their population. Bethlehem Inn, the region's largest emergency shelter, concentrated on rehabilitation of its existing facility for increased capacity. Fortunately, through a major fundraising campaign, Bethlehem Inn has doubled its family units and increased its number of individual beds by 24. Saving Grace, the only domestic violence shelter in Central Oregon, rehabilitated its existing facility to maintain services.

These factors are all affected by the lack of buildable land that is ready for housing development. Despite expansion of the City's Urban Growth Boundary (UGB), the expansion of street, water, and waste services to develop those expansion areas will take significant investment. The expansion areas, plus upzoning and redevelopment of the urban core, are expected to provide the City's needed housing and employment lands through 2028. The City will need additional revenue opportunities to provide the necessary infrastructure.

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

### Summary of Housing Needs

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

Bend has a lack of affordable rentals for families and for singles. Since 2014, a total number of 1,140 multi-family units were built in Bend. Combine this inadequate creation of housing options with a population that has increased 18% since 2010, and the result is a cost burdened housing market.

Housing prices have increased 50 percent since 2015, and show no signs of slowing down in the immediate future. In addition, Bend's market saw investors with ready capital utilize the low point of the recession to acquire many of the naturally affordable units and convert them to rental properties. Like the rental market, the availability of affordable options for home purchase are extremely limited. Of note, the median income in Bend in 2017 according to the ACS is \$60,563, while HUD lists the median income at \$55,700 for the same period.

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	74,327	87,167	18
Households	35,610	39,970	9
Median Income	\$53,006	\$60,563	14

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2006-2010 ACS (Base Year), 2013-2017 ACS

### Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	3,175	3,315	6,185	3,025	17,700
Small Family Households	910	1,080	2,134	1,375	8,310
Large Family Households	25	185	320	180	1,045

	<b>0-30% HAMFI</b>	<b>&gt;30- 50% HAMFI</b>	<b>&gt;50- 80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Household contains at least one person 62-74 years of age	585	645	970	665	3,850
Household contains at least one person age 75 or older	300	660	1,065	375	1,225
Households with one or more children 6 years old or younger	290	695	1,095	455	2,100

**Table 6 - Total Households Table**

**Data** 2011-2015 CHAS  
**Source:**

DRAFT

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	180	100	40	95	410	0	0	0	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	35	0	50	0	0	0	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	105	80	0	240	0	10	100	0	215
Housing cost burden greater than 50% of income (and none of the above problems)	1,385	1,340	405	45	3,235	830	505	620	300	2,380

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	70	475	1,715	515	3,180	125	310	725	370	3,305
Zero/negative Income (and none of the above problems)	225	0	0	0	225	205	0	0	0	205

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,565	1,545	560	140	3,935	830	515	720	300	2,690
Having none of four housing problems	210	685	3,030	1,255	9,810	140	0	1,875	1,315	16,535
Household has negative income, but none of the other housing problems	225	0	0	0	225	205	0	0	0	205

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	70	175	615	1,535	0	40	240	1,425
Large Related	0	85	80	180	0	0	110	235
Elderly	30	210	370	775	70	255	305	1,130
Other	25	105	685	915	55	15	110	570
Total need by income	1,590	2,020	2,170	6,830	955	825	1,385	5,765

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	490	715	175	1,425	190	100	150	695
Large Related	10	45	25	80	15	25	20	60
Elderly	320	225	145	745	375	300	200	1,025
Other	655	455	70	1,180	250	90	255	615
Total need by income	1,470	1,445	420	3,435	830	515	620	2,395

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	105	115	0	275	0	10	100	0	255

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	15	0	0	0	0	0
Total need by income										

**Table 11 – Crowding Information – 1/2**

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	4,990	N/A	N/A	N/A	5,819

**Table 12 – Crowding Information – 2/2**

Data Source: Occupancy Characteristics - 2013-2017 ACS, Area Median Income of Households with Children Present is not available.

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

The 2013-2017 American Community Survey 5-Year Estimates indicate 9,442 single person households exist in Bend. These numbers make up 26.7 percent of the total housing units in Bend, very consistent with the national average of 27.7 percent. There are nearly twice as many female single person households in poverty compared to male single person households in poverty. Bend has a sizeable number of individuals that are not only priced out of units, but have no actual units available to rent. As Bend is a tourist destination with a growing senior population, there are many hospitality industry and services employees who are in need of housing, and units affordable to teachers, social workers, nurses, baristas, and housekeepers are increasingly hard to find. In any case, with this percentage of population competing for limited number of units available for single person households, the number who need assistance is a considerable portion of the population.

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

Census data show that approximately 7 percent of Bend's population is disabled. This means approximately 6,300 residents are disabled. Using the Census' estimate of poverty at 10.9 percent, we can extrapolate that approximately 687 disabled people in Bend who are disabled.

Quantifying the percentage of the population who are victims of domestic violence is challenging due to the secretive nature of domestic violence and the fear victims traditionally exhibit in revealing their status. A leading anti-domestic violence association estimates 1/3 of the population in Oregon reported experiencing some form of domestic violence, but the data do not differentiate whether that experience was recent. Thus, we rely on our service partners to provide us with information on their demand and ability to serve. In 2018, Saving Grace sheltered 171 individuals who were victims of domestic violence and/or sexual assault in need of housing. Of the families sheltered last year, 159 children were able to accompany their parent in shelter.

Thrive Central Oregon connects individuals with community needs in Bend, Oregon. Of the persons served in 2018, Thrive connected 65 persons experiencing homelessness (39 with a physical disability and 26 with a mental disability) to community resources. Thus far in 2019, Thrive has assisted 19 people in attaining housing.

### **What are the most common housing problems?**

The most common housing problem in Bend is availability of affordable rental housing. Rent burden, the result of the housing shortage, is a significant factor in the composition of housing problems in Bend, combined with the cyclical nature of employment in the service and leisure industries. The combination of high rents and limited employment opportunities creates a very difficult environment for those in need of affordable housing.

With land prices increasing at a worrying rate, this means that opportunities for affordable homes for sale to low and moderate-income homebuyers are scarce. Home prices have increased 50 percent since 2015.

Overall, Bend does not have a substantial number of units that are in need of major rehabilitation. This is due in part to the relatively young housing stock and to the tight housing market, making any unit, either rental or ownership, a valuable commodity.

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

Of the 35,311 total housing units in Bend (according 2013-2017 ACS 5-Year Estimates), 24,561 of these (69.6 percent) are single family, detached units. This percentage is seven points higher than the nation as a whole and six percentage points higher than the State of Oregon Average. Bend is a community that has not traditionally had a large percentage of the population living in multi-family housing. Similar sized Oregon Cities (Medford, Gresham, Hillsboro, Corvallis) all have 6-12 percentage points fewer single family detached homes.



The lack of affordable housing options is a serious issue. Low-income renters are most affected by this problem. Unlike older, more metropolitan communities, Bend does not have any neighborhoods that have physical problems with their housing. Any units that are in need of major repair are isolated instances, and either sold for redevelopment or sold and rehabilitated.

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

Characteristics and needs of low to moderate-income individuals and families with children in the at-risk categorization of homelessness are very similar to single person households described above. Heads of Household are generally female. Their needs are steady living wage employment with reliable and adequate transportation. Many lower wage jobs are not Monday through Friday, nine to five, and therefore childcare is limited especially if a child has a disability or special needs. This demographic generally possesses a lower level of education, some post-secondary but without degree or certification. The most pressing and largest barrier to overcome for this population is affordable and available housing. The availability of housing priced within the Fair Market Rent (FMR) from HUD for this area is almost non-existent. This is important to anyone receiving rental assistance since the FMR dictates what HUD will pay. The HUD FMR's are at least two years behind current market rates. Additionally, the history some of the clients possess (such as a prior eviction or losing housing) make it almost impossible for them to find housing.

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

The Point-In-Time Count is a count of people experiencing homelessness on a single night in January. The local Continuum of Care, also known as the Homeless Leadership Coalition, collected survey information from January 24th to January 26th of 2018. Trained volunteers collected information from those that identified as experiencing homelessness or at risk of homelessness. The Homeless Leadership Coalition defines those precariously housed or at risk of homelessness, as "unstably housed." This includes those living "doubled-up" with other families and not on a lease.

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

The major housing characteristics that cause instability and increased risk of homelessness are economic. Those surveyed in the 2018 Point-in-Time count identified that an inability to afford housing was the major contributor to their homelessness. With Bend having a large population working in the hospitality industry, and with the cyclical nature of that employment, there are periods in which not

enough hours can be worked to cover the ever increasing housing costs in Bend. Cost burden and severe cost burden contribute to the unstably housed population, but do not fully explain the dire need for increased housing inventory.

## **Discussion**

The lack of buildable land for development affects the rental market and the homeowner market. Land prices can effectively put homeownership out of reach for most low and moderate-income home buyers in Bend, with the exception of those in programs that subsidize the purchase. Households renting in Bend are only slightly more cost burdened than homeowners.

The needs identified above align with the needs expressed in community surveys and public meetings. Community participants identified that (1) rents were too high, (2) wages too low for housing costs, and (3) Bend lacks housing options.

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

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

### Introduction

Bend is a unique community in that 70 percent of our housing stock was built after 1980. For all intents and purposes, it is a new city. And it is an anomaly in that, unlike most cities, the older housing in Bend is considered desirable and is, for the most part, located on the west side of the City in more expensive neighborhoods. Housing that was originally constructed as mill worker housing is now classified as "close-in" cottage housing and sells for a premium. As such, most of the older housing in Bend is in much better physical condition and is better maintained than in other parts of Oregon and the country as a whole.

Bend contains a housing supply that is well maintained, new, and increasingly valuable. With scarcity of all housing, this will probably remain a constant for the near future. As indicated above, the significant housing problem for households in Bend is the housing cost burden.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,590	155	430
White	2,355	135	430
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	130	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,845	470	0
White	2,385	450	0
Black / African American	15	0	0
Asian	130	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	15	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,720	2,470	0
White	3,200	2,170	0
Black / African American	0	0	0
Asian	100	15	0
American Indian, Alaska Native	35	10	0
Pacific Islander	15	0	0
Hispanic	355	210	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,340	1,685	0
White	1,315	1,610	0
Black / African American	0	0	0
Asian	15	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

Although the numbers do indicate that many households are experiencing housing problems, the greatest problem identified in Tables 7-10 is the housing cost burden. The two largest racial/ ethnic groups from low to moderate-income households experiencing housing problems are whites and Hispanics. The tables above indicate that there is not an Area Median Income (AMI) level, racial, or ethnic group disproportionately affected with a housing problem.

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

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

### Introduction

Severe housing problems in Bend will for the most part be isolated instances. As stated previously, Bend is a very new city, with 70 percent of housing units constructed after 1980. The majority of Bend’s low to moderate-income populations live in housing that was constructed recently. Moreover, the tables above indicate housing cost burden as the greatest contributor to housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,395	350	430
White	2,205	280	430
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	130	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,060	1,255	0
White	1,660	1,170	0
Black / African American	15	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	85	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	15	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

#### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,280	4,905	0
White	995	4,375	0
Black / African American	0	0	0
Asian	55	65	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	15	0
Hispanic	230	340	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	440	2,570	0
White	440	2,480	0
Black / African American	0	0	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

From the severe housing problems indicated, the greatest problem identified in Tables 7-10 is the housing cost burden. The two largest racial/ ethnic groups of low to moderate-income households experiencing severe housing problems are whites and Hispanics. Unfortunately, households at a lower Area Median Income (AMI) have a more severe housing cost burden than those at higher AMI levels.



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

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

### Introduction:

Housing cost burdens, as a whole, are significant in Bend, and the trend is that those burdens will continue to be a considerable challenge for Bend residents, with low and moderate-income residents facing the worst of the crunch. With continuing increases in home prices, we can expect cost burdens to continue to be a challenge experienced by families and individuals in need of affordable housing.

Regretfully, any available data, either from the HUD supplied CHAS Data (2011 - 2015) or the 2013-2017 American Community Survey Data from the Census Bureau, are out of date and not necessarily relevant to the current situation. Data can show historic trends, but truly doesn't represent the present conditions due to the very rapid growth Bend has faced for a number of years.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	20,315	6,765	5,830	470
White	18,690	6,150	5,155	470
Black / African American	35	0	15	0
Asian	245	130	140	0
American Indian, Alaska Native	65	55	10	0
Pacific Islander	0	15	0	0
Hispanic	1,015	330	430	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

The largest minority population that shows a cost burden is the 760 Hispanic households with a cost burden at 30 percent of their income or greater. While increased cost burden is never a good sign, the positive aspect of seeing these numbers is that it shows Bend is diversifying while growing.

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

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

As a whole, the group that most self-identified as having a disproportionately greater need than those of that income category turned out to be those identified as white. The next largest racial or ethnic group were those that identified as Hispanic. However, no income categories showed a minority racial or ethnic group with a disproportionately greater need than the needs of that income category as a whole.

As stated previously, the housing stock in Bend is in remarkably good shape. It is newer than that of comparable cities in Oregon, or the United States as a whole, and it is maintained in sound state. While no minority categories have a greater need than the community as a whole, the entire housing stock needs an influx of both rental and home ownership units that are priced at affordable levels. It is difficult to establish a disproportionately greater need when all income categories experience that need.

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

The obvious need that will be experienced by all racial and ethnic groups, as stated above, will be the availability of housing, both for rent and for purchase that is affordable. This is being experienced across all races, ethnicities and income levels.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Bend does not have any large racial or ethnic neighborhoods. With a population that is 91 percent white, any minorities are, for better or worse, incorporated into the greater neighborhoods as a whole.

## NA-35 Public Housing – 91.205(b)

### Introduction

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

While Housing Works does not own “public housing” as defined by HUD, Housing Works operates a significant portfolio of 546 units in Bend consisting of: 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or Low Income Housing Tax Credits which serve a particular target market; and 2) housing that is subsidized on an on-going monthly basis through various government programs, aimed at serving the lowest income residents of our communities. Housing Works maintains their properties in excellent condition. Most recently Housing works completed 24 multi-family rental units at Daggett Townhomes, and in 2017 completed 29 multi-family units at Moonlight Townhomes. The Parks at Eastlake Village contributed 40 multi-family rental units in 2015.

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

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	3262	50	263	39	0	51

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,320	15,454	10,828	13,817	0
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	2	4	2	2	0
# Homeless at admission	0	0	0	15	4	7	8	0
# of Elderly Program Participants (>62)	0	0	0	40	0	37	3	0
# of Disabled Families	0	0	0	116	5	106	5	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	301	42	247	12	0	50
Black/African American	0	0	0	12	4	7	1	0	0
Asian	0	0	0	1	0	1	0	0	1
American Indian/Alaska Native	0	0	0	12	4	8	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	25	1	24	0	0	1
Not Hispanic	0	0	0	283	50	233	13	0	50

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

The Central Oregon Regional Housing Authority, dba Housing Works, no longer operates a Non-Elderly Disabled (NED) waiting list. There are 222 applicants on the 2019 Housing Choice Voucher wait list that identified as disabled.

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

There are 2,792 applicants on the Housing Choice Voucher waiting list.

The most immediate needs are available affordable units as well as security deposit assistance. Along with available housing, it is also difficult for low-income households to come up with the up-front costs (screening fees, first and last month's rent and security deposit) associated with obtaining housing. Housing Works provides some rental deposit assistance but only for tenants they are supporting.

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

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

**Discussion**

Less than half of the available 1,185 vouchers utilized in the Central Oregon Region are in Bend. Those with financial assistance from Housing Works, cannot find units in Bend at the Fair Market Rent level that HUD determines and cannot afford to pay the difference between their voucher and the total amount of rent. Consequently, vouchers in the region are underutilized.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

There is typically no single reason individuals or families become homeless, nor is there only one pathway to a life on the streets. Rather, homelessness appears to be the result of a cumulative series of risk factors and trigger events, combined with several underlying systemic and environmental conditions that increase the probability of homelessness.

Some of these risk factors include:

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

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

- Financial crisis, particularly job loss or layoff
- Moving for economic or social opportunity
- Health crisis or emergency
- Family conflict (domestic violence, estrangement)
- Landlord/roommate conflict
- Unchecked addiction and/or mental illness
- Crime (either as a victim or perpetrator)

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

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

HUD defines chronic homelessness as “an individual or family that is homeless and resides in a place not meant for human habitation, a safe haven, or in an emergency shelter, and has been homeless and residing in such a place for at least 1 year or on at least four separate occasions in the last 3 years.” The statutory definition also requires that the individual or family has a head of household with “a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from a brain injury, or chronic physical illness or disability.” On January 24, 2018, the Central Oregon Homeless Leadership Coalition (HLC) counted those self-identified as chronically homeless throughout the region, including Crook, Deschutes and Jefferson County. Because the largest shelter for families and adults in the Central Oregon region is located in Bend, the City of Bend looks at homelessness regionally and not just within Bend. The number of unsheltered and self-identified as chronically homeless in the tri-county region during the Point-In-Time Count was 120 individuals, a 25 percent decrease from a year prior.

On January 24, 2018, the HLC also counted those self-identified as unsheltered individuals from families with children. A total amount of 165 unsheltered individuals in the tri-county region self-identified from a family with children, a 30 percent decrease from a year prior.

Self-identified unsheltered veterans that the HLC counted in the tri-county region during the Point-In-Time Count also decreased from a year prior, by 37 percent. A total amount of 36 unsheltered veterans self-identified on January 24, 2018.

Conversely, the tri-county region’s self-identified unsheltered and unaccompanied youth increased 7 percent from the previous Point-In-Time Count conducted in 2017. A total amount of 56 individuals self-identified as unsheltered and unaccompanied youth.



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

The unsheltered chronically homeless, families, veterans, and unaccompanied youth within the tri-county region and described above are all in need of housing. Within Bend specifically, 508 individuals self-identified as either (1) precariously housed, (2) sheltered or (3) unsheltered. According to the 2018 Point-In-Time Count, a total of 279 of those experiencing homelessness in Bend were single adults, a total of 157 were from families with children, a total of 45 were from families with only adults, and a total of 25 were single children alone. Of those experiencing homelessness for the 2018 count, only 31 were veterans. The area benefit for veterans is greater than that of those who are not veterans. Breaking down the demographic into these specific areas does not disqualify the greater picture of a lack in affordable, available units in the open rental market.

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

The overwhelming majority, 81 percent, of those that self-identified in the Point-In-Time Count of the tri-county region as experiencing homelessness were white. Within the tri-county region of the Point-In-Time Count, 11 percent self-identified as American Indian or Alaskan Native.

Those that participated in the tri-county region's Point-In-Time Count also were significantly Non-Hispanic. Only 9 percent self-identified as Hispanic for the tri-county region's Point-In-Time Count.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Bend's homeless population is diverse in age, living situation, and household make up. From the 2018 Point-In-Time Count, 48 percent identified as unsheltered. Bend only had the capacity to shelter 24 percent, and the remainder self-identified as precariously housed (at-risk of homelessness).

### **Discussion:**

To ensure the issues and concerns of homelessness are part of the community consciousness, the Homeless Leadership Coalition, which serves as the Continuum of Care, has developed a website. The website includes direct links to homeless service providers.

The local Continuum of Care within HLC covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There are four agencies who receive HUD Continuum of Care funding. NeighborImpact (a 501(c)(3)), acts as the collaborative applicant and they apply directly to HUD for funding, and provide program, fiscal, and grants management services. NeighborImpact also receives Emergency Solutions Grant (ESG) funding from HUD, which they sub-grant out to regional shelters.

The Homeless Leadership Coalition and the City of Bend recognize the need to reduce the number of unsheltered homeless children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition and the City of Bend.

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

### Introduction:

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

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

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

### Describe the characteristics of special needs populations in your community:

**The Elderly** --Total population. According to 2013-2017 American Community Survey 5-Year Estimates, there were 13,955 persons over the age of 65 living in Bend, a 54 percent increase over the 2010 total of 9,011. The elderly estimates made up 16 percent of the City's population in 2017, a slight increase from the 12 percent of the population estimated in 2010.

**Persons with Developmental Disabilities** -- According to the Developmental Disability Act, a developmental disability is a severe, chronic disability that begins any time from birth through age 21 and is expected to last for a lifetime. Developmental disabilities may be cognitive, physical, or a combination of both. Such disabilities may result in a lifetime of dependence on publicly funded services. Data used to account for citizens with disabilities is often drawn from US Census reports; however, since 1972, that data has excluded any "inmates of institutions." "Inmates," in this case, technically includes people with disabilities living in institutional settings. According to the U.S. Census Bureau's Definitions and Explanations cited above, any group home of five or more people meets the definition of "institution," it is uncertain how many people with disabilities are living in the community and remain unaccounted for in census data on disability. The combination of these factors makes the basic task of accurately counting people with developmental disabilities challenging.

**Persons with Physical Disabilities** --The Census Bureau collects data on disability primarily through the American Community Survey (ACS). The disability data includes persons with (1) hearing difficulties, (2) vision difficulties, (3) ambulatory difficulties, (4) cognitive difficulties, (5) independent living difficulties, and (6) self-care difficulties. According to the ACS data, approximately 10.6 percent of Bend's population have one or more of these six disability characteristics.

**Persons with Mental Health Issues.** The National Institute of Mental Health estimates that one in five U.S. adults live with a mental illness and includes mental, behavioral, or emotional disorders. The Central Oregon Regional Health Assessment reported that in Deschutes County 20.8 percent of 8<sup>th</sup> graders and 19.7 percent of 11<sup>th</sup> graders identified experiencing fair/poor emotional/mental health. More alarming is that 4.2 percent of 8<sup>th</sup> graders and 3.5 percent of 11<sup>th</sup> graders reported attempting suicide. The assessment also reported 23.1 percent of Deschutes County adults had depression between 2012-2015. Deschutes County reports an alarmingly high teen suicide rate compared to similarly-sized areas.

**Persons with Substance Abuse Issues.** The Central Oregon Regional Health Assessment also provides that for every 100,000 in Deschutes County there were 10 drug-poisoning deaths. Of Deschutes County 8<sup>th</sup> graders, 5 percent reported using a prescription drug without a doctor's order and 3 percent of 11<sup>th</sup> graders reported using a prescription drug without a doctor's order. Of Deschutes County teens, 7 percent of 8<sup>th</sup> graders and 11 percent of 11<sup>th</sup> graders reported using marijuana at least once in previous 30 days to being surveyed.

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

Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- Independent Living. The elderly may live with relatives, on their own or in subsidized units.
- Congregate Living. Typically unsubsidized facilities that can be quite expensive for low- and moderate-income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- Assisted Living Facilities. 24 hour non-nursing assistance, often including bathing, dressing, and medication reminders, is provided. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- Nursing Home. 24 hour nursing is provided. Nursing home services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medically intensive than hospitals and accept Medicaid reimbursement.

Independent living is at one end of the continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

For the Disabled Population (both physical and those with Developmental Disabilities), housing is a major concern. In 2019, the federal benefit rate for Supplemental Security Income (SSI) is \$771 for an

individual and \$1,157 for a couple. The average rent for a modest one-bedroom unit in Bend is greater than an individual or couple reliant on SSI could afford. (In many cases, the rent surpasses all total income the fixed income resident(s) receive.) The severity of the housing affordability crisis experienced by the lowest income people with disabilities results in many non-elderly people with disabilities facing limited housing options and forced to live in homeless shelters, public institutions, nursing homes, overcrowded homes, or with aging parents.

Supportive Needs for senior and special needs populations do at times intersect, and are at times very different. Access to transportation is always a priority for populations that may have mobility issues. And in some cases these populations are the same (senior and disabled). Limited income for these populations will also put a strain on food supply and put them in Food Insecurity. (Food Insecurity is the most broadly-used measure of food deprivation in the United States. The USDA defines food insecurity as meaning “consistent access to adequate food is limited by a lack of money and other resources at times during the year.”) Community meeting space, particularly for seniors, is an ongoing issue in Bend. Supportive counseling and other guidance for both seniors and developmentally disabled individuals will continue to be a need, as identified by both survey results and through response at public meetings.

Deschutes County Behavioral Health receives housing referrals from clinicians, typically clinicians within the agency. Since December of 2018, there were 118 individuals at risk of losing housing or awaiting housing referred for housing assistance. There are currently 24 individuals not housed within the housing assistance program of Deschutes County Behavioral Health. There are 89 individuals that are staying with friends or family that await finding housing with Deschutes County Behavioral Health assistance. The greatest needs according the Deschutes County Behavioral Health’s Housing Assistance Program is (1) affordable rental units and (2) lack of income to qualify for housing.

Another concern is a lack of emergency shelter for persons suffering from addiction. Currently there is not a place in the region that shelters individuals who struggle with drug and alcohol abuse. Bend has 2 transitional shelters that serve persons with addictions, but both have required religious components, and are considered “dry” shelters.

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

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

### **Discussion:**

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

- As was true for Bend’s population as a whole, affordable housing is a significant issue for members of these populations. For individuals living on fixed, service, or leisure wage incomes, it is very difficult to afford housing in Bend.
- Within the broader context of affordable housing, a number of specific housing types were identified as needed. These included transitional housing and housing with supportive services for individuals with developmental disabilities, mental illnesses, substance abuse problems or other needs.
- Transportation also emerged again as a substantial need, as special needs populations have difficulties getting around Bend.
- Finally, supportive services for seniors and people with disabilities, mental illnesses and substance abuse problems historically have been easy targets for budget cuts at the state and federal level, yet individuals in each of the priority special needs populations continue to have increasing service needs.

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

### **Describe the jurisdiction’s need for Public Facilities:**

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

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

### **How were these needs determined?**

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

- Online survey of over 500 interested/key individuals,
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, the Latino Community Association, Oregon Housing and Community Services, the City of Bend Planning Commission, the Homeless Leadership Coalition, the City of Bend Affordable Housing Advisory Committee, Deschutes County, and Central Oregon Health Council, among others,
- Two public open houses and a public hearing before the Bend City Council,
- A statistically valid survey conducted city-wide,
- A series of public meetings over 12+ months at our regular Affordable Housing Advisory Committee public comment section.

### **Describe the jurisdiction’s need for Public Improvements:**

Public Improvements identified for Bend were:

- Revitalization of the 3rd Street Corridor and surrounding areas (the “Central Area”),
- Replacement of failing septic systems with sewer service (most significantly some of the older mobile home parks that have never been connected to the City Sewer System -- in addition to approximately 2,700 homes throughout Bend that are not connected to a system),
- Ongoing Street Maintenance,
- Accessibility Improvements for areas lacking curb cuts, and, most significantly,

- Improve City sewer, stormwater, transportation and water infrastructure to keep pace with community needs

### **How were these needs determined?**

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

- Council goal setting (a series of 5 public meetings over 2 months, as well as a statistically valid survey and a supplementary survey),
- Two public open houses and various public hearings before the Bend City Council
- A statistically valid survey conducted city-wide
- A series of public meetings over 12+ months at our regular Affordable Housing Advisory Committee public comment section.

### **Describe the jurisdiction’s need for Public Services:**

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

- Mental and behavioral health services (including access to addiction/substance abuse)
- Housing support services (case management and independent living skills)
- Child care
- Legal/ mediation services (free and reduced cost)
- Food access
- Fair housing
- Job training

### **How were these needs determined?**

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

- Online surveys of over 500 interested/key individuals,
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, Oregon Housing and Community Services, the Latino Community Association, the City of Bend Planning Commission, Central Oregon Health Council, the Homeless Leadership Coalition, the City of Bend Affordable Housing Advisory Committee, Deschutes County, and City of Bend Streets Division among others,
- Two public open houses and a public hearing before City Council.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The one word to describe Bend's housing market over the last 15 years is volatile. For a period beginning approximately in 2008, housing prices plummeted to less than half of their value from the peak of housing prices in 2005. In the last eight years, though, housing values have increased by 175 percent, reaching levels of unaffordability for resident below 100 percent Area Median Income (AMI). Whether this rapid rise will continue or stagnate remains to be seen.

According to Central Oregon MLS, home sales in February, 2019, are down from the year prior. The statistics for residential homes with less than an acre in Bend demonstrate a 6.6 percent decrease in the number of total homes sold. The average sales price of homes sold increased 2.9 percent the past year with the average days on market unchanged. This decrease is likely due to the overall shortage of housing for nearly all income levels, as well as an increase in interest rates and unusually bitter weather patterns that broke snowfall records.

Bend's rental market also has undergone significant price increases, with ACS 5-year estimates from 2013-2017 indicating a 3.6 percent vacancy rate and median rent of \$1,107, a 26.3 percent increase from 2010. To find an available rental unit in Bend is a difficult task, and, if an applicant has any sort of blemishes on their record, can be nearly impossible. With significant undersupply of rental units, rental prices are rising and owners can be very particular about to whom they chose to rent. Bend's City Council has set a goal of permitting 1500 multi-family units by June 30, 2021, which we expect will lead to a downward pressure on rents, helping to alleviate some of the challenges experienced by renters in the current market.

Additionally, pressures from climate change expose several vulnerabilities to this community, though the potential impacts have not yet been calculated. According to the Deschutes County Natural Hazards Mitigation Plan:

“Dynamic weather and relatively flat (east of the Cascades), arid land across Deschutes County are indicators of hazard vulnerability when combined with the changing climate and severe weather related events. Both wet and dry cycles are likely to last longer and be more extreme, leading to periods of deeper drought and more frequent flooding. Less precipitation in the summers and subsequently lower soil moisture with hotter temperatures will likely increase the amount of vegetation consumed by wildfire. • Extended drought periods affect snowpack and agricultural irrigation. • The combination of a growing population and development intensification can lead to the increasing risk of hazards, threatening loss of life, property and long—term economic disruption if land management is inadequate.”

City of Bend takes these vulnerabilities seriously and has begun prioritizing resilience. In fact, the Bend City Council adopted a goal including developing a wildfire resiliency plan in early 2019, with a target completion date of October, 2019. Additionally, the City has adopted a Climate Action Plan, which is a set of strategies that will guide the City and community to reduce fossil fuel use. The City has worked with social service agencies in the past to ensure education on fire safety is accessible to low and moderate income residents. We expect this preparation to continue and expand during the time of this Consolidated Plan.

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

### Introduction

Bend has a higher percentage of its housing as single family detached than the State of Oregon or the nation as a whole Bend’s single family housing stock is about 69 percent of its total housing units, five percentage points higher than Oregon’s statewide percentage. Bend is also a new city, with the majority of its housing having been constructed since 1980 (close to 70 percent). According to Portland State’s Population Research Center, Bend also had the second largest population gain from 2017 to 2018. It will take creative re-development, concerted planning efforts, and increased determination to ensure that Bend has adequate housing to meet the needs of its growing population.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	26,724	68.6%
1-unit, attached structure	1,836	4.7%
2-4 units	3,886	9.9%
5-19 units	2,447	6.2%
20 or more units	2,123	5.4%
Mobile Home, boat, RV, van, etc.	1,954	5%
<b>Total</b>	<b>38,970</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	126	0.6%	468	3.2%
1 bedroom	182	0.9%	2,045	13.8%
2 or 3 bedrooms	15,272	74.3%	11,298	75.5%
4 or more bedrooms	4,961	24.2%	959	6.5%
<b>Total</b>	<b>20,541</b>	<b>100%</b>	<b>14,770</b>	<b>100%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2013-2017 ACS

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

The City of Bend defines affordable housing for purposes of City policy or code under the Housing Chapter of the Comprehensive Plan in Section 5-20. For the purchase of a home, the mortgage, amortized interest, taxes, insurance, and condominium or association fees cannot be more than 30

percent of a household's gross income for a family at 80 percent AMI or below (based on most recent HUD Income Limits for the Bend Metropolitan Statistical Area, a.k.a. Bend MSA). For rental units, the rent and utilities cannot be more than 30 percent of a household's income for a family at 60 percent AMI or below.

The City of Bend also collects an affordable housing fee in an amount of 1/3 of 1 percent. Revenues collected from this excise tax create an Affordable Housing Fund. Applicants for this funding may provide housing for residents making up to 100 percent AMI. This has allowed for greater mixed income developments.

With CDBG funds the City has assisted in the development of 365 units of housing throughout Bend. This support has included down payment assistance, property acquisition, "soft cost" assistance, infrastructure investment, and more. The Community Development Block Grant program has been instrumental in Bend's pursuit of our affordable housing goals.

With NSP funds the City assisted 68 Single Family purchasers. An additional 4 units were provided for local non-profits as rental units with families at or below 80% AMI.

With the local Affordable Housing Fund, the City has assisted in the construction, preservation, or acquisition of 675 units at or below 100% AMI. This includes 71 manufactured homes whose residents were able to purchase their manufactured home park, allowing resident ownership for long term stability.

An additional 10 single family units, targeting families at or below 100% of AMI were assisted in conjunction with a program funded by in part by the State of Oregon.

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

Currently in Bend there are 23 developments that have expiration dates for affordability. Only two of the developments will expire in the next ten years. These apartments are Cedarwest Apartments, expiring July 28, 2028, with 121 units; and Greenwood Manor, expiring March 31, 2021, with 40 units. Fortunately, Greenwood Manor has requested a five year extension of their affordability requirements. In addition, expected redevelopment of Bend's central area is likely to affect the majority of our "naturally occurring affordable housing."

With such a low supply, combined with a high demand, prices are escalating and appear to be continuing to increase for the immediate future. Even during the economic downturn, Bend's population increased by 1.5 percent per year, while development of housing, most particularly multi-family housing, came to a virtual standstill for a period of three to five years. During that period the largest construction lender in Bend was the City of Bend with the Affordable Housing Fund. But the units Bend

could finance could not keep pace with the population increase. Bend has continually been in the top 5 cities in the nation for growth, contributing to our rapidly increasing housing prices.

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

The availability of housing units does not meet the needs of the population at this time, and it is doubtful that it will do so in the immediate future. Bend's rent rose 26.3 percent since 2010 and current home prices are rising by 10 to 20 percent *per year*. These increases are pushing both affordable rentals and affordable home ownership opportunities to unsustainable levels.

### **Describe the need for specific types of housing:**

The most identified need, through interviews, questionnaires, public meetings and research of available data is for more affordable rental housing. The second most identified need is for more housing options/types. This will be difficult to attain with the dearth of land available for development due to significant infrastructure needs. Bend was successful in having an Urban Growth Boundary expansion approved in 2016, but the cost of servicing that land with water, sewer, and roads is upwards of \$400 million.

Bend will need a concerted effort to investigate existing buildable land, as well as creative efforts to utilize what is available. Additionally, continued focus from local government is needed to increase densities and provide incentives in opportunity areas to allow for development of more housing, both market rate and affordable.

### **Discussion**

Bend has very new existing housing stock in very good shape. Bend has a much higher proportion of its housing stock as single family, detached dwellings. That could be because of the nature of how Bend developed and expanded over the years, with areas that were rural and in the county (and zoned single family) brought into the City limits at varying times. It is also the nature of the local development community to construct single family, as well as what the market demanded. Increased production of multi-family units will be needed to meet the demand for affordable housing on the limited buildable land available for new development in the coming years.

It is also important to note that since 2014, developers built 1,140 multifamily units, which was substantially fewer than what was needed to keep up with additional households added. During that time, few "missing middle" housing types were created, including townhomes, duplexes and triplexes, etc. This underdevelopment of multifamily and missing middle housing explains why the need for greater housing options is expressed in community surveys and at public meetings.

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

## Introduction

Cost of housing is an ongoing concern for the City of Bend. In January, 2019, housing reached a median price for single family units of \$450,000. The price per acre of land value increased 293 percent in the past 5 years. Rental housing has also undergone a significant upward drive in cost, rising 26.3 percent between 2010 and 2017, the most recent year for which we have reliable data.

The problem of affordable rentals is exacerbated by the nature of Bend’s housing market since the economic downturn and housing market bust. Bend was similar to the trend in many popular housing markets, e.g. Florida, where investors bought houses on the cheap, often from foreclosures or short sales. There is a significant amount of investor-owned rental property in the form of single family homes, where the “landlord” is an absentee and is concerned solely about return on investment. That leads to ever increasing rental rates, because of lack of quality competitive apartments that might otherwise be used by singles, young couples, and young families. Although difficult to quantify it is a substantial influence on the market. The few quality homes in the \$200,000 - \$250,000 range don’t remain on the market long. Investors with cash easily and quickly outbid those families who must go through the arduous process of obtaining financing. In fact, only 14 homes in this price range were sold over the past year in Bend, out of approximately 2,383 total sales. Based on the Bend area AMI, typically a home has to sell for less than \$200,000 to be affordable for residents making 80% AMI and under. There were **no** home sales below \$200,000 in the last year in Bend. This is a substantial hit to the market for affordable homeownership, since young families and others who need financing can’t compete with investors.

## Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	324,600	326,000	4.3%
Median Contract Rent	876	1,107	26.3%

**Table 28 – Cost of Housing**

Data Source: 2008-2010 ACS (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	555	3.9%
\$500-999	5,259	36.8%
\$1,000-1,499	5,214	35.3%
\$1,500-1,999	2,258	15.3%
\$2,000 or more	1000	6.9%
<b>Total</b>	<b>14,286</b>	<b>100%</b>

**Table 29 - Rent Paid**

Data Source: 2013-2017 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
≥30% HAMFI	1,590	955
30%-50% HAMFI	2,020	825
50%-80% HAMFI	2,170	1,385
80%-100% HAMFI	575	680
>100% HAMFI	475	1,920
<b>Total</b>	<b>6,830</b>	<b>5,765</b>

**Table 30 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$742	\$884	\$1,071	\$1,540	\$1,881
High HOME Rent	\$710	\$806	\$965	\$1,143	\$1,255
Low HOME Rent	\$610	\$653	\$783	\$905	\$1,010

**Table 31 – Monthly Rent**

Data Source: HUD 2019 Fair Market Rents and 2018 HOME Program Rents

## Is there sufficient housing for households at all income levels?

According to the Bend 2030 Landscape Report, Bend has underbuilt by 1,600 units from 2009 to 2015 and is projected to be underbuilt by 200 units until 2022. Consequently, City Council Goals for 2019-2021 include permitting 3,000 units by June 30, 2021, with a target of 390 single family attached units, 1170 single family units, and 1440 multi-family units. While homes are currently unaffordable for a family at 120 percent AMI the prices continue to increase, in part due to decreasing home sales. The lack of affordable rental housing is significant in Bend. There are not enough affordable rental units, and those that are available are off the market almost immediately, typically within 1 day.

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

Bend continues trending upwards in home prices. This compounds the higher rents. Low and moderate income residents are rapidly being priced out of the market.

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

For the most part, HOME rents do not really apply in Bend. Any units in Bend that receive HOME funds do so through the State of Oregon, and, in most cases, are also receiving Tax Credit Financing which puts

the majority of the units below the HOME Rents (although some units must meet the 50 percent HOME Rent, the majority are below 60 percent Tax Credit rent limits).

Fair Market Rents (FMR) in Bend currently are below average rents in Bend, with the exception of two bedroom apartments, where the FMR's are slightly above average rent. This is particularly evident in large family single family rental units, where FMR's are significantly behind average rental rates. Our regional housing authority, Housing Works, successfully petitioned HUD to increase FMRs by 10 percent but they still lag well behind average rents in most categories.

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

### **Discussion**

The last ten years saw an incredible swing for housing in Bend. The bust saw equity in homes decrease by over half of the house value. The number of mortgages that were underwater was significant and housing development was stagnant. This, combined with a very tight rental market, puts housing costs in Bend in a very dire situation.



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

## Introduction

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

## Definitions

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

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

Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted through Comprehensive Housing Affordability Strategy (CHAS) data and the number of Bend households that continue on septic systems.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,700	13%	410	2.9%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	50	0.2%	0	0%
No selected Conditions	16,640	85%	13,555	97%
<b>Total</b>	<b>19,390</b>	<b>100%</b>	<b>13,965</b>	<b>100%</b>

**Table 32 - Condition of Units**

Data Source: 2011-2015 CHAS, 2018 Bend Sewer Utility Accounts

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2014 or later	321	1.6%	431	2.9%
2010-2013	948	4.6%	303	2.1%
2000 -2009	7,273	35.4%	4,330	29.3%
1980-1999	7,227	35.2%	5,120	34.7%
1960-1979	3,525	17.2%	2,990	20.2%
Before 1960	1,247	6%	1,596	10.8%
<b>Total</b>	<b>20,541</b>	<b>100%</b>	<b>14,770</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2013-2017 ACS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,772	23%	4,586	31%
Housing Units build before 1980 with children present	445	2.1%	745	5%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units), 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units	8	0	8
REO Properties	17	2	19
Abandoned REO Properties	N/A	N/A	N/A

**Table 35 - Vacant Units**

Data Source: RealtyTrac

### Need for Owner and Rental Rehabilitation

The City has attempted to initiate housing rehabilitation programs in the past, but did not receive much interest from the community as a whole. Some rehabilitation is done by NeighborImpact, utilizing recycled state rehab grants, but that is limited to one or two projects per year in Bend. The City has done several acquisition and rehabilitation projects for multi-family projects, but, with the tight housing market, finding any units that are not already rehabilitated and utilized is a difficult prospect.

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

While the exact number of housing units in Bend with potential lead-based paint hazards is not available, the figure can be estimated based on the number of units built before 1978. Of the 35,311 total housing units estimated in the 2013-2017 American Community Survey, 2,843 (8%) were built before 1960 and 6,515 (18%) were built between 1960 and 1979. Therefore, 9,358 housing units in Bend potentially present a risk of lead-based paint exposure. Utilizing the above information, and basing it upon the number of low and moderate income households estimated in Bend (38% according to CHAS data), the estimate of the number of housing units with lead-based paint hazards that are occupied by low- and moderate-income households would be approximately 3,556 units. However, these numbers must be factored with Bend being a unique city, in that its population is, for the most part very new, thus making its housing stock also very new. The other anomaly, with comparison to most cities, is that the older housing stock in Bend is considered very desirable, and prices for this housing are at a premium, and they are very well maintained and upgraded. The majority of housing that is occupied by the low income population is relatively new (most built after 1978).

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

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

### **Discussion**

Housing in Bend is in good condition. Moreover, the affordable homes and rental units in Bend are newer properties that are well maintained.

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

### Introduction

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

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	1,272	13	901	89	29	200
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 36 – Total Number of Units by Program Type

Data Source: Housing Works 2019 Annual Plan

### Describe the supply of public housing developments:

The need for greater affordable rental units would benefit from greater public housing development. The number of applicants on the waitlist for a Housing Choice Voucher is 2,792. Of those, 222 identified as disabled, highlighting the need for more housing developments, whether public or not.

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

Housing Works is the local housing authority that participates in a Public Agency Plan. Housing Works takes very good care of its properties and maintains them in quality condition. Ariel Glen and Healy Heights have an average inspection score of 80 and Ariel South has an average inspection score of 82.

Public housing owned by other developers in Bend is also maintained in excellent condition, with average inspection scores above 89. Much of the public housing in Bend is maintained to a high standard.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Ariel Glen and Healy Heights	80
Ariel South	82
Crest Butte Apartments	96
Greenwood Manor	100
Pilot Butte I Retirement Center	89
Pilot Butte II Retirement Center	99
Quimby Street Apartments	94

Table 37 - Public Housing Condition

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

Most of Housing Works' developments are Low Income Housing Tax Credit (LIHTC) developments and get inspected by Oregon Housing and Community Services (OHCS) and the equity investor on a yearly basis. They do not get "scores" for these inspections, rather a simple list of items that require a response. Once satisfied, Housing Works receives a letter from OHCS saying all items are closed out and audit was satisfactory. This process includes HOME funded developments as well. When they have a property that is tied to HUD in some way (insured loan, etc.), Housing Works receives a HUD REAC inspection that produces a numerical score. Housing Works only has two properties in Bend that have this, Ariel Glen/ Healy Heights and Ariel South.

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

According to its Five Year Public Housing Agency Plan, Housing Works' strategizes to serve the needs of extremely low-income, low-income, and moderate-income families residing in Bend (including families on the public housing and section 8 tenant-based waiting list). Housing Works will continue to evolve, improve and implement strategies that serve Bend by "Fostering Dignity through Affordable Housing." Housing Works' Plan includes the following strategies to expand the supply of assisted housing, acquire, or build new housing units and improve the quality of affordable housing in Central Oregon:

- Apply for additional rental vouchers.
- Increase public awareness of the need for additional affordable housing opportunities and low income families services.
- Leverage private or other public funds to create additional housing opportunities.
- Promote self-sufficiency and asset development of families and individuals.
- Provide or attract supportive services to improve employability for families and individuals.
- Provide or attract Resident services to improve quality of life for families and individuals.

- Expand resources of existing programs and fund additional units and related programs.
- Increase the number of Housing Choice Vouchers.
- Continue growth and participation of Homeownership Program
- Continue to submit applications and secure funding for development projects.
- Continue to develop approved and funded projects.
- Convert Public Housing units from HUD properties to Housing Works properties.

Housing Works no longer has traditionally-funded public housing units but owns and/or controls a variety of housing complexes of varying ages, as well as a variety of single family homes operating within a land trust model. The Housing Authority’s strategy for addressing the revitalization and restoration needs of affordable/subsidized housing developed within its jurisdiction and improving the management and operation of such housing includes:

- Renovate or modernize public housing and Housing Works’ owned housing units.
- Continue pro-action in community issues by utilizing current data and diagnostic tools for future housing units.
- Work with local and state housing agencies to utilize all available resources for the development or rehabilitation of new or existing affordable housing.

Housing Works’ strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing includes:

- Continued development and implementation of resident programs on Housing Works’ controlled properties.
- Continued development of ‘self-sufficiency program model’ for participation by individuals/families on a matching dollar basis.

The City and Housing Works will help address the needs of public housing and will undertake activities to encourage public housing residents to become more involved in management and participate in homeownership through:

- Providing access, through community partners’ supportive services, to savings accounts (IDAs), post high school training, and education opportunities in preparation for homeownership,
- Continue growth of and participation in the Homeownership Program, and
- Continued development and implementation of resident programs on Housing Works’ controlled properties.

**Discussion:**

Because there is no longer any traditionally-funded public housing in Central Oregon, it is the local Housing Authority's contention that subsequent references to Public Housing should also include the "Affordable/Subsidized Housing." This term identifies both: 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or Low Income Housing Tax Credits which serve a particular target market; and 2) housing that is subsidized on an on-going monthly basis through various government programs, aimed at serving the lowest income residents of our communities.

Bend also has several award winning Tax Credit projects limited to seniors, including Mountain Laurel Lodge, with 55 units and Discovery Park Lodge, with 53 units. These were developed and are owned by Pacific Crest Affordable Housing.



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

### Introduction

Bend provides a varying spectrum of homeless facilities and services. Like most communities, the need for these facilities and services outpaces the available supply. The local advocates that provide these facilities and services are passionate, creative, and dedicated to addressing the issues of homelessness. They aggressively search for funding and devotedly serve this population.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	69	0	0	0	0
Households with Only Adults	151	0	0	0	0
Chronically Homeless Households	0	0	0	0	6
Veterans	0	0	0	12	0
Unaccompanied Youth	25	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Although there are no local shelters "dedicated" to chronic homeless, all of the shelters will accept those who meet that description.

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

NeighborImpact, the region's lead agency for homeless services and emergency food programs, is focused on building successful families by helping them with basic needs and training to increase life skills, work skills, and financial literacy. They provide guidance and help with job search, child care, and temporary rent and energy assistance. They operate the Head Start programs in Bend, and provide stabilization services to prolong the habitability of existing housing through foreclosure counseling, weatherization, energy assistance, and home loans, with the goal of keeping people in their homes as long as possible.

The Bethlehem Inn, in addition to offering shelter, provides three meals per day, access to personal hygiene products, clothing, and haircuts, job skills training, case management services, and transportation for its residents. It also provides onsite AA (Alcoholics Anonymous) and NA (Narcotics Anonymous) sessions as well as on site Mental Health services and a Work Experience Program.

Saving Grace provides support and services to survivors of domestic violence, sexual assault, dating violence, date rape, and stalking. They provide free and confidential shelter, support groups, temporary restraining order assistance, therapy, counseling, a 24-hour hotline, and supervised visitation and exchange.

Central Oregon Veterans Outreach provides outreach services to the homeless, distribution of food, clothing, camping supplies, fuel, etc. directly from their office. Additionally, they provide mail service for homeless veterans, bus passes for homeless veterans, Disabled American Veterans Shuttle Reservation Service to the Portland Veterans Administration Hospital and back, help establish disability claims for veterans, and advocate to get disability levels increased, and operation of a medical van that can be set up at various locations around the region.

Thrive Central Oregon connects individuals with community resources. Thrive is available at the Downtown Bend Library, the East Bend Library, at the Community Room in Ariel Glen Apartments and at the Bend Church Breakfast. Thrive assists those in need with available housing opportunities, food resources, laundry resources, showers, clothing, employment assistance, and social security information.

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

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

applicant to HUD's Continuum of Care funding and receive direct support from HUD and the State of Oregon for homeless assistance.

Homeless Leadership Coalition (HLC) -- The HLC engages a broad cross-section of the community to address immediate homeless issues and Continuum of Care planning. In order to insure a comprehensive process, the HLC includes many key and relevant community planning groups to address gaps in services, brainstorm possible solutions and determine relative priorities. The HLC champions the region's Continuum of Care vision of an economic and social support system which would promote each household's ability to successfully meet basic needs for food, shelter, clothing, health care and long-term stability.

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

Homeless shelters in Bend are:

Bethlehem Inn -- Serving families and individuals

Nancy's House -- Serving families

The Loft -- Serving homeless youth

Home of the Brave -- Serving homeless veterans

Saving Grace -- Serving victims of domestic and sexual violence

Grandma's House -- Serving pregnant teens and young mothers and their children

Shepherd's House Men's Center -- Serving individuals

Shepherd's House Women and Children's Center -- Serving women and their children

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

### **Introduction**

Information about housing and services for special needs populations is culled from interviews and consultation with those who provide services and work with these populations. Service providers work with a broad range of populations including persons with disabilities, the elderly, individuals with mental illness, and those with substance abuse issues. All providers do not believe that the needs of their clients are adequately met. The City of Bend has received approximately \$60,000 for public services annually through CDBG, exponentially smaller than the amount needed to effectively serve these populations.

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

The average rent for a one-bedroom apartment in Bend is currently about 104 percent of the \$703 average monthly SSI income for a non-institutionalized person living independently. In other words, few, if any, affordable units exist for residents relying on SSI for their full income. The unmet housing needs of people with disabilities, mental, physical and developmental, is further reflected by the 222 disabled applicants on Housing Works' Housing Choice Voucher waiting list.

The needs of individuals with Developmental Disabilities for comprehensive residential services that provide 24-hour supports in settings other than a family home remain, despite the efforts of many providers to address these needs. In addition, there is a need for supported living service that provides the opportunity for adults with intellectual or developmental disabilities to live in the residence of their choice within the community with recognition that needs and preferences may change over time. The levels of support that are needed would be based upon individual needs and preferences and may include up to 24 hours per day of paid supports that are provided in a manner that protects individuals' dignity.

For the elderly and the frail elderly, supportive needs are on a more readily recognized scale -- Independent living is at one end of the continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The progression along this continuum is not always linear, there may be cases where individuals need intensive nursing care for only a period of time, such as when recovering from surgery or an accident. In general, though, competencies tend to wane as people age and enhanced support is needed. In most communities, seniors prefer to stay in their own homes as long as they can.

Supportive needs for senior and special needs populations do at times intersect, and are at times very different. Transportation is always a priority for populations that may have mobility issues. And in some

cases these populations are the same (senior and disabled). Limited income for these populations will also put a strain on food supply and put them in Food Insecurity (Food insecurity is the most broadly-used measure of food deprivation in the United States. The USDA defines Food Insecurity as meaning, “consistent access to adequate food is limited by a lack of money and other resources at times during the year.” Community meeting space, particularly for seniors, is an ongoing issue in Bend. Supportive counseling and other guidance for both seniors and developmentally disabled individuals will continue to be a need, as identified by both survey results and through response at public meetings.

Deschutes County Behavioral Health has a housing assistance program and receives referrals from clinicians. The need is greater than the demand since 118 individuals currently await housing within the program. Those that do receive housing assistance have a case manager that is available to address housing concerns while receiving mental health services through the County.

Persons with alcohol or other related drug additions will find many outpatient programs and sober living environments available in Bend, but there is not a residential treatment facility in Bend. Although sober living environments are open to persons in recovery, many of the housing units offered through Pfeifer and Associates or Oxford House require sobriety and housing is at risk with any relapse. A Housing First model would allow a safe housing environment throughout the stages of addiction, including relapse. The City of Bend has identified this need and the lack of services in the community to address it.

The Oregon Housing and Opportunities in Partnership program provides housing assistance to those that have identified having HIV/AIDS. The participants that self-disclose are referred to the program and are provided a housing case manager to assist in acquiring and maintaining housing. There currently are four individuals that are awaiting housing in the program.

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

Deschutes County attempts to house those discharged from the Oregon State Hospital into foster homes or residential care until ready for a more self-sustained housing environment. When individuals are determined to be no longer eligible for foster care or residential care, they are referred to Deschutes County, which has less than 20 beds for such individuals. Those beds are currently filled and unavailable for as long as 2 years. According to Deschutes County Behavioral Health, when a patient with a mental illness is no longer eligible for a foster home or residential care, there are instances of discharges into homelessness.

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

In 2012, the State of Oregon entered into an agreement with the U.S. Department of Justice regarding health system improvements for individuals with mental illness. Under the Oregon Performance Plan, the Oregon Health Authority committed to improved outcomes. The most recent Narrative Report from January of 2018, states the average length of stay for the acute care psychiatric care facility in Bend was 7.4 days. 18 individuals staying longer than 20 days. The rates of readmission were 10 percent after 30 days, and 21.8 percent after 180 days. While the Oregon Performance Plan (the settlement agreement) has attempted to better measure outcomes, it appears that there is still a need to improve discharge procedures for homeless patients.

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

Community Development Block Grant funding for services in Bend for the 2019 year include Thrive Central Oregon. Thrive provides comprehensive and professional case management to anyone that seeks it. Thrive receives referrals from Deschutes County Health Services, St. Charles Health Services, Mosaic Medical, and the Social Security Administration. Additionally, City of Bend plans to fund Volunteers in Medicine, a non-profit providing physical and mental health care to residents of Bend.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Bend makes efforts to identify policies that hinder affordable housing and residential development. The following policy changes were implemented to address some of the identified barriers:

- Qualifying low-income rental housing developments are eligible to receive exemption from City property taxes for a 20-year period. With agreement from other taxing jurisdictions, developments receiving exemption from City property taxes may also be eligible to receive exemption from their entire property tax bill for the 20-year exemption period.
- Soaring land prices created a problem of Mobile Home Park closures for re-development. The City, through a collaborative effort, adopted an ordinance that ensured accommodations for tenants of parks closing for re-development, while simultaneously allowing property owners to utilize their property as desired.
- The expedited review and permitting process allows any residential or mixed use development that receives local, state, or federal affordable housing funding to have their development receive a written decision by the Planning Department within two weeks from the receipt of a complete application.
- In December of 2017, the City of Bend adopted a policy exempting all affordable housing developments from system development charges. The exemption requires any housing developed be deed restricted for affordability.
- The City also sells city owned land for development as affordable housing. The City has sold over 10 acres of land through Bend’s surplus process. Properties are sold for the cost the City paid, plus the cost of titling.
- Housing developments that are providing up to fifty-percent of their units as affordable are allowed to increase density to 1.5 of the base density for that zone. It has a decreasing scale of 1.4 for forty-percent affordable, 1.3 for thirty-percent affordable, etc.
- Bend has implemented a fee, currently at one-third of one percent of the building permit valuation for all building permits, for the purpose of developing affordable housing. From 2007-2018, the fee has generated approximately \$500,000 annually. Post-recession, the fund has awarded, on average, about \$1 million annually, including loan repayments. This funding has and will continue to be used for development of affordable housing targeted to families at or below one hundred percent of the Area Median Income. The fund utilizes the priorities established in the City of Bend Consolidated Plan.

Developer incentive programs have proven to be popular with the building community – including for-profit, non-profit and faith based developers of affordable housing. Over 1000 units have been built or preserved in Bend’s housing stock with these incentives and available affordable housing funds.

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

### Introduction

The Central Oregon economy, while highly dependent upon the hospitality industry, has been very susceptible to any variations in the Housing Market. The fluctuations in the housing market have a direct impact on the job market. The employment rate had sizable increases in Bend since 2011, with the unemployment rate in early 2019 below 5 percent. It is anticipated that there will be continued economic gains in Bend.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Forestry, Fishing, Mining, Oil and Gas Extraction	1,027	663	2	0	-2
Arts, Entertainment, Recreation, Accommodations, Food Service	5,621	13,742	12	17	5
Construction	3,242	7,154	7	8	1
Education Services, Health Care Services, and Social Assistance	9,889	16,773	22	21	-1
Finance, Insurance, Real Estate, Rental, and Leasing	2,814	2,873	6	3	-3
Information	1,446	1,978	3	2	21
Manufacturing	3,238	5,593	7	7	0
Other Services	2,130	3,213	4	4	0
Professional, Scientific, Management Services, and Waste Management	5,660	10,958	12	13	1
Public Administration	1,456	2,293	3	2	-1
Retail Trade	5,811	10,520	13	13	0
Transportation, Warehousing, and Utilities	978	2,173	2	2	0
Wholesale Trade	870	1,915	1	2	1
Total	44,182	79,848	--	--	--

**Table 39 - Business Activity**

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	46,440
Civilian Employed Population 16 years and over	44,182
Unemployment Rate	4.9%
Unemployment Rate for Ages 16-24	9%
Unemployment Rate for Ages 25-64	3.9%

**Table 40 - Labor Force**

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business, science and arts	18,996
Service	8,375
Sales and office	10,259
Natural resources, construction, and maintenance	3,168
Production, transportation and material moving	3,384

**Table 41 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	38,947	90%
30-59 Minutes	3,329	8%
60 or More Minutes	951	2%
<b>Total</b>	<b>43,227</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2009-2013 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,346	27	515

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,821	389	1,807
Some college or Associate's degree	13,197	484	3,242
Bachelor's degree or higher	16,587	597	3,055

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	59	104	206	325	367
9th to 12th grade, no diploma	670	312	267	674	741
High school graduate, GED, or alternative	1,638	2,600	1,911	3,506	2,810
Some college, no degree	2,521	3,873	2,882	5,292	3,362
Associate's degree	578	1,141	1,287	2,448	937
Bachelor's degree	813	4,065	3,739	5,840	3,071
Graduate or professional degree	73	1,104	1,829	3,662	2,667

**Table 44 - Educational Attainment by Age**

Data Source: 2013-2017 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,009
High school graduate (includes equivalency)	26,352
Some college or Associate's degree	30,727
Bachelor's degree	41,674
Graduate or professional degree	55,602

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

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

The City of Bend is the urban and employment center of the Bend Metropolitan Service Area (MSA), which encompasses all of Deschutes County. Industry estimates from ACS show employment in the

Bend MSA was concentrated in four major industries: Education & Health Services, Retail Trade, Accommodations and Food Service, and Professional Services.

**Describe the workforce and infrastructure needs of the business community:**

**Describe the workforce and infrastructure needs of the business community:**

Today, there are two main needs for the workforce. Bend’s diversifying economy is creating a demand for a more educated workforce (which in the short term requires relocation), while Bend additionally has acute needs in the trades which are driving up the cost of construction, among other services.

In their 2018 State of the Workforce report, East Cascades Works (the Local Workforce Investment Board,) cited Deschutes County job growth as growing so rapidly it put us into a labor shortage, despite high in-migration. They’ve also noted that across the entire East Cascades region businesses reported 65% of the job vacancies they posted are difficult to fill.

Also, this trend is projected to continue, as stated by Regional Economist Damon Runberg last summer: The region is expected to add nearly 15,000 jobs by 2027, a growth rate of 15 percent. Central Oregon along with the Portland Metro area (+13%) are the only regions expected to grow faster than the statewide pace of 12 percent.

Our regional economic development board, Economic Development Central Oregon (EDCO), works to relocate and retain traded-sector businesses to Bend and the surrounding region. EDCO has made concerted efforts to recruit businesses with a focus on the tech, bioscience, advanced manufacturing, and outdoor products sectors, which are “well paying.” They work closely with entrepreneurs in a variety of sectors, and are supported by City of Bend. Bend also has a full-time business advocate on staff in the Economic Development Department.

Arguably, the most significant issue facing Bend’s businesses today is the need for infrastructure to make existing, unserved, lands available for building. The infrastructure challenge affects both businesses that need a space in which to locate, as well as employees who need a home. The lack of financing/ funding for infrastructure hinders Bend’s ability to create housing that is affordable, as well as our ability to recruit well-paying businesses and skilled employees. In 2016, Bend’s Urban Growth Boundary expansion was approved by the State. This expansion will bring more than 2000 acres in to our City, but will cost about \$400 million to service with water, sewer, and roads.

The lack of commercial and industrial land that is serviced by water, sewer, and roads, has potential to slow economic growth in Bend. Therefore, the 2019-2021 City Council goal to create usable employment lands for the community’s needs may provide greater employment opportunities. In Bend at the close of 2018, vacancy rates for office are 3.61 percent, for retail 2.77 percent, and for industrial 1.72 percent.

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

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

The Bend City Council recently made several large investments in infrastructure, particularly in sewer and transportation. Bend's Southeast Interceptor was completed in 2018, which helped open up the South East portion of Bend for additional development, as well as a process to connect unserved homes to sewer instead of existing septic. Additionally, Bend's City Council voted to expend resources to build two large roadways, Murphy and Empire. Both provide critical East-West connections in Bend and will help decrease emergency response times. Perhaps most critically, these projects allow for development of nearby land, including planned schools, housing, and employment lands.

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

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

With unemployment under five percent, jobs are available for those that can afford to live here. Many businesses are frustrated that they cannot hire the skilled employees needed from outside of Bend because it is too expensive to move here. Bend has a higher-than-average population with graduate degrees. Many with professional degrees move to Bend for the amenities but retain their employment with companies based in larger communities such as Seattle, the San Francisco bay area, or Portland. The challenge reported as greatest by employers currently in trades and skilled/ semi-skilled labor, such as construction and manufacturing, due to the housing shortage. While housing costs are substantially lower than our West-coast metro areas, the wages in Bend largely do not support the current housing costs. While demand has been pushing wages up since 2015, wages are still not escalating at the same rate as housing prices.

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

There are a wide range of programs in Central Oregon which provide job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. East Cascades Works is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Oregon Economic and Community Development Department and the Oregon Department of Human Services.

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

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

Yes

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

The City of Bend participated in the development of the Central Oregon 2017-2021 Comprehensive Economic Development Strategy (CEDS). The CEDS identified regional issues with strategies to address the identified issues. The initiatives that could be coordinated with the Consolidated Plan are below

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

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

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

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

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

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

### **Discussion**

Bend has diversified its business industries significantly in the past five years. Greater opportunities will continue if investments are targeted towards infrastructure that will increase buildable lands for businesses and housing. Transportation infrastructure, including Cascades East Transit, is an important factor to maintain access for all Bend residents. Bend will continue coordinating efforts amongst education providers and businesses to better prepare our workforce.

Additionally, Bend has full broadband services throughout City Limits. According to the Federal Communications Commission (FCC), there are 2 or more residential broadband providers throughout Bend.

## **MA-50 Needs and Market Analysis Discussion**

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

Bend's housing stock is very new for a city of its size. The majority of Bend's housing was constructed after 1980, under better building codes that come with such a new stock. While in most communities the older housing is what is occupied by the low and moderate income population, Bend's older housing stock is in the more expensive areas of the city and highly sought-after. It is very well maintained and sells for a premium.

Bend does not measure and data not available where households with more than one substandard condition or overcrowding are concentrated. Less than 1 percent of Bend's households are estimated to have more than one substandard condition. Only 2 percent of Bend's rental households are estimated to be overcrowded. Only 1 percent of Bend's owner households are estimated to be overcrowded.

Concentrations may exist where the household with more than one substandard condition estimate is 50 percent greater than the proportion of households of the census tract. In other words, a total of 100 households within the accumulated census tracts are estimated to have more than one substandard condition and that is 10 percent of the total households within the accumulated tracts. A concentration of homes with more than one substandard condition may exist where the proportion with the census tract is greater than 1.5 multiplied by 10 percent or any census tracts with households with more than one substandard condition greater than 15 percent.

Concentrations of housing cost burden may exist in multiple census tracts in Bend. City Council has a goal of permitting 3,000 units with a target of 117 single-family units, 390 single family attached units, and 1440 multi-family units by June 30, 2021. The City has adopted a multi-strategy approach to increasing housing supply for addressing the housing cost burden throughout Bend.

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

Bend is a very uniform city regarding race and ethnicity. Bend is primarily white, with 91 percent of the population identifying as such, with a Hispanic or Latino population comprising 9 percent of the population.

As described above, concentrations are defined where the racial or ethnic populations within a census tract are 50 percent greater than the proportion of population of the city. Bend's 2019 Analysis of Impediments to Fair Housing identified possible racial and ethnic concentrations in all but two census tracts. Bend has made strides in increasing racial diversity in the majority of its census tracts. While potential concentrations of minorities may exist, the overall increase in minority populations in most census tracts demonstrates the growing diversity within Bend. Bend has a very small, but growing,

minority population. In some cases, the concentration may be the result of a few families comprised of people of color relocating within Bend. The City is monitoring race and ethnicity data and has formed a City Council diversity, equity, and inclusion goal.

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

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

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

### **Are there any community assets in these areas/neighborhoods?**

Bend Parks and Recreation District maintains and operates more than 3,035 acres of developed and undeveloped parkland throughout Bend. This includes 81 parks/open spaces and 70 miles of trails. They offer over 1,000 recreation programs for all ages and abilities throughout the area and at the Juniper Swim & Fitness Center and the Bend Senior Center. Bend Park & Recreation District is a special tax district, separate from the City of Bend. The District boundary is slightly larger than the City of Bend, but over 98% of its population is within the Bend Urban Growth Boundary (UGB). Bend Parks & Recreation District has parks and amenities spread throughout the City. All neighborhoods/areas have access to both parks and other facilities they control.

One of Bend Parks & Recreation District's main facilities, Juniper Swim and Fitness, is located within Tract 16. Tract 16 also has Hollinshead Park, with a community garden; Orchard Park; and Pioneer Park. Bend's Community Center is also located within Tract 16 and is an additional gathering space opportunity for the neighborhood.

### **Are there other strategic opportunities in any of these areas?**

Because this area is such a mixed-use area, identifying streets in need of sidewalks could greatly benefit the community's access. It is worth engaging this community further to determine specific improvements the City could assist with facilitating.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

It is no surprise that the most pressing need in Bend is affordable rental housing. This was identified consistently in the data and through interviews and public participation. This was followed closely by the need to increase housing options, including the opportunity for low and moderate-income families to become homeowners. Producing and preserving both renter- and owner-occupied affordable housing is a necessity for the City to remain a vibrant, active community.

Another element identified as a needed goal in the Strategic Plan is increased capacity and continued support to address the issue of homelessness in Bend. By increasing (1) the number of emergency shelter facilities, (2) the permanent supportive housing capacity and (3) the availability alternative housing types, such as single room occupancy units, Bend can better assist its most vulnerable population.

Support for necessary public services was an identified need. This can be done by funding prioritized public services through grants for increased capacity and staffing.

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

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

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

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

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

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

### **Geographic Area**

**Table 46 - Geographic Priority Areas**

#### **General Allocation Priorities**

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

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

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

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

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

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

### Priority Needs

Table 47 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Create and Preserve Affordable Rental Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Affordable Housing Production and Preservation

	<b>Description</b>	Develop, obtain and maintain affordable rental units through creation of new rental units, providing any land available for development of rental units, and obtaining rental units to keep them affordable.
	<b>Basis for Relative Priority</b>	The number one identified need for Bend, based upon available data, market research, information from key partners, input from survey, and input from public outreach is to increase the availability of affordable rental units. The increase of affordable rental units will help address the rent burden identified.
<b>2</b>	<b>Priority Need Name</b>	Support Services for Public Service Providers
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Description</b>	Provide assistance to necessary and priorities public services, including materal, structural and staff support as needed. Increase community capacity for Permanent Supportive housing and "Housing First" model programs.
	<b>Basis for Relative Priority</b>	The comments from surveys and public meeting input consistently listed public services of various types as a significant need in our community.
<b>3</b>	<b>Priority Need Name</b>	Homeownership
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Affordable Housing Production and Preservation
	<b>Description</b>	Produce and preserve owner occupied affordable housing through creation of new homes, providing any land available for development of new homes, and obtaining homes to keep them affordable.
	<b>Basis for Relative Priority</b>	Sustainable homeownership is not a financial option for all, but the surveys conducted, public meetings held, and the data analysis identified that this form of permanent housing should be available for those that can achieve it with a continuum of support.
<b>4</b>	<b>Priority Need Name</b>	Assist Homeless with Shelter and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	<p>ADA and Housing Infrastructure Improvements</p> <p>Affordable Housing Production and Preservation</p> <p>Assist Homeless with Shelter and Services</p> <p>Provide Support to Necessary Public Services</p>
	<b>Description</b>	<p>Increase the number of homeless shelter units and transitional housing units, while preerving and enhancing existing facilities, and provide services to the homeless population. Increase the community capacity to provide a low-barrier emegency facility where individuals with certain criminal convictions and addictions can have shelter.</p>
	<b>Basis for Relative Priority</b>	<p>Of those that participated in the Consolidated Plan online survey, 83 percent recognized a need for shelter and services for those experiencing homelessness. The need for homeless services and shelter was also identified at public meetings and in the data analysis.</p>
5	<b>Priority Need Name</b>	Infrastructure Improvements -Child Care Facilities
	<b>Priority Level</b>	High



<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	
<p><b>Associated Goals</b></p>	<p>ADA and Housing Infrastructure Improvements  Affordable Housing Production and Preservation  Assist Homeless with Shelter and Services  Employment Training and Economic Development  Provide Support to Necessary Public Services</p>
<p><b>Description</b></p>	<p>Development of infrastructure, particularly in conjunction with affordable housing development or for economic development in low to moderate-income neighborhoods. A additional focus area includes increasing the number and capacity of child care facilities with public infrastructure improvements.</p>

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

	<b>Description</b>	Work to tie homeless and special needs services to affordable housing development for homeless and special needs populatios, particularly individuals with bahavioral health needs (including addiction) homeless youth, veterans, seniors, and domestic/sexual violenc survivors. Prioritize permanent supportive housing. Create new homeless shelter units and preserve existing units to serve this population. Provide services to fragile populations. Provide counseling and outreach to homeless population, both sheltered and unsheltered.
	<b>Basis for Relative Priority</b>	Permanent supportive housing is recognized as a priority need by service providers in the Consolidated Plan online survey, at public meetings, and by City Council. The public safety and health goal from City Council advocates for a "Housing First" approach to address mental health issues and homelessness in Bend. The "Housing First" approach is a model of permanent supportive housing.
7	<b>Priority Need Name</b>	Housing Options Including Single Room Occupancy
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Public Housing Residents Chronic Homelessness Individuals Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Affordable Housing Production and Preservation Assist Homeless with Shelter and Services
	<b>Description</b>	Community surveys and service providers identified the lack of housing options, including a lack of available single room occupancy units as a contributor to housing cost burden.
	<b>Basis for Relative Priority</b>	Service providers identified single room occupancy as a priority need for for persons experiencing homelessness. Increasing housing options was identified in a statistically valid survey conducted by the City to develop Council goals. City Council included a strategy of exploring alternative housing types to reach an increased housing supply.
<b>8</b>	<b>Priority Need Name</b>	Transitional Housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Description</b>	The provision of Transitional Housing, particularly housing that provides services for individuals and families for stays between 6 and 24 months.

	<b>Basis for Relative Priority</b>	This was identified as a priority in the online survey.
9	<b>Priority Need Name</b>	Employment Training and Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Assist Homeless with Shelter and Services Employment Training and Economic Development Provide Support to Necessary Public Services

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

**Narrative (Optional)**

The success of the priority needs identified above are interdependent on one another. The feedback from online surveys, public meetings and data assisted in the determination of the ranking of the priority needs above. The outcomes will be determined on the funding applicants and coordinated efforts that provide the most return for the investment.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Bend does not receive any HOME entitlement funds, and as such has no City-administered Tenant Based Rental Assistance Program (TBRA). Rental assistance in Bend is, for the most part, limited to that which is supplied by Housing Works, the regional Housing Authority, as well as NeighborImpact, the Collaborative Applicant for the Continuum of Care, and the State-designated Community Action Agency. If TBRA funding were available, with an overall rental housing market condition that is dire, demand would be estimated in excess of 1,000 units during the 5-year forecast period.
TBRA for Non-Homeless Special Needs	The City of Bend has no provisions or method of providing TBRA. As with all classes of people, the need, based upon rent rates and, more importantly, the likelihood of rents continuing to rise as a result of the limited market, are significant for non-homeless special needs populations. Bend will not have the opportunity of providing direct assistance to individuals in need of this rental assistance.
New Unit Production	Overall rental housing market conditions in Bend could best be described as grim. The apartment market tightened significantly because of limited multifamily construction since 2008. From 2010 through 2013 there were no permits issued for multi-family new construction in the City of Bend. From 2014 approximately 1,140 multi-family units were completed. The demand is great and the supply is limited.

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

**Table 48 – Influence of Market Conditions**

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

**Introduction**

Bend pursues funding sources to address its affordable housing needs, whenever possible. Outside of Community Development Block Grant (CDBG) funding, not many Federal or State sources were available to pursue in the past five years. Consequently, the City has needed the local Affordable Housing Fund (approximately \$5 million) in combination with CDBG funding to leverage \$30+ million in outside sources to help with affordable housing development in the community. The City will continue to explore funding opportunities when they are available and are appropriate for City goals.

**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	491,281	36,000	155,215	682,496	2,636,405	This is based upon assumed HUD budget not being reduced in next five years.

Table 49 - Anticipated Resources

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

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 local Affordable Housing Fee funding (usually \$1 million annually) coincide with CDBG RFP's. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are a HOME regulation and not required to be kept for cities that just receive CDBG.

Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs. This may be because priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding is allocated to larger urban areas such as the Portland Metro region and in the Willamette Valley. Bend's local Affordable Housing Fund is a necessity to overcome the lack of support that Bend receives from Federal and State resources.

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

The City has sold approximately 10 acres at cost for the development of 110 units thus far. The City has identified limited capacity to survey surplus properties and provide them for affordable housing development, particularly since most of Bend's surplus lands are areas that only affordable housing developers could imagine a viable use. The City is currently in the hiring process to increase capacity for more properties to be identified and available for affordable housing development.

**Discussion**

With limited resources to meet the needs of Bend, the City will need to convene partnerships with private industry and pursue resources from a broad range of funding mechanisms to leverage investments. The City is currently seeking infrastructure resources that will allow more buildable lands for both businesses and housing development to address the community identified needs of affordable rents and wages that provide households the means to live in Bend.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
BEND AREA HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Region
Building Partners for Affordable Housing	Non-profit organizations	Ownership Planning	Region
CENTRAL OREGON VETERANS OUTREACH	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
DESCHUTES COUNTY	Government	Homelessness public facilities public services  Planning	Region
Economic Development for Central Oregon	Non-profit organization	Economic Development	Region
Saint Vincent de Paul Society of Bend, Oregon	Community/Faith-based organization	Homelessness Rental public facilities public services	Region
NeighborImpact	Non-profit organization	Homelessness Non-homeless special needs Ownership  Rental neighborhood improvements public services	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Housing Works	PHA	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental public services	Region
Central Oregon Homeless Leadership Coalition	Continuum of Care	Homelessness Planning public services	Region
LEGAL AID SERVICES OF OREGON, CENTRAL OREGON REGIONAL OFFICE	Non-profit organizations	Homelessness Non-homeless special needs Planning Rental public services	Region
Saving Grace Imagine Life without Violence	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Volunteers in Medicine	Non-profit organizations	Non-homeless special needs	Region
Families Forward	Non-profit organizations	Ownership	Region
THE BETHLEHEM INN	Non-profit organizations	Homelessness public services	Region
OREGON HOUSING AND COMMUNITY SERVICES	Government	Homelessness Ownership Public Housing Rental public services	State
Pacific Crest Affordable Housing	Private Industry	Rental  Home Ownership	Region
KOR Community Land Trust	Non-profit organizations	Home Ownership	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Thrive Central Oregon	Non-profit organizations	Public services Homelessness	Region
Inspire Early Learning Centers	Non-profit organizations	Public Services Economic Development	Jurisdiction
J Bar J	Non-profit organizations	Public Services Homelessness	Region
Fair Housing Council of Oregon	Non-profit organizations	Public Services	State
Mosaic Medical	Non-profit organizations	Public Services	Region
Central Oregon Health Council	Non-profit organization	Public Services	Region

**Table 50 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

Bend has a very good core of sub recipients and developers for affordable housing. For single family development, Bend Area Habitat for Humanity supplies seven to eight units per year with a goal of ten per year during the time of this plan, and Building Partners for Affordable Housing, the non-profit development company of the Central Oregon Builders Association. “BP,” as they are known, plan to produce between 40 – 60 lots ready for affordable townhomes during the time of this Plan.

For multi-family development, the major provider is Housing Works, the regional housing authority. In the last few years they completed two large developments, collectively called “Moonlight/ Daggett,” and have completed significant modernization and rehabilitation of several existing developments. They hope to break ground on Connors Ave. and Forbes Ln. this year, with majority funding from Oregon Housing and Community Services (tax credit financing) supplemented by City of Bend Affordable Housing Fund and CDBG. Pacific Crest Affordable Housing is a private developer who completed three large projects in recent years and, like Housing Works, has extensive and valuable experience in tax credit financing.

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

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

The major gap in the delivery system is in the limited Permanent Supportive Housing (PSH). There are several entities providing housing support services. It has been difficult for them to expand physical capacity of their facilities or provide robust Permanent Supportive Housing (PSH) supportive services. Most service providers, and the few that actually provide housing, focus any increased resources on strengthening service delivery. The best scenario for the coming years would be for the City to support recruitment of new providers of PSH or convince existing providers to expand their operations to include PSH.

Bend has multiple emergency shelters for persons experiencing homelessness, including Bethlehem Inn, Cascade Youth and Families-Living Options for Teens, Shepherd’s House Ministries, Saving Grace, and Grandma’s House. Bethlehem Inn recently renovated their facilities and increased their bed capacity. The emergency shelters that exist in Bend are typically always full.

Unfortunately, there is not a facility available that shelters individuals with addictions or certain criminal convictions. The capacity to serve the need currently filling emergency shelters does not allow shelter to those experiencing homelessness and addiction or that have certain criminal convictions. This is a gap that the City recognizes, and has convened law enforcement, health providers, and service providers to discuss possible solutions and plan. City Council goals include a strategy to partner with Deschutes County and a commitment toward the joint development of a Crisis Stabilization Center. Another City Council goal strategy includes advocating for a Housing First approach. Housing First programs provide shelter first, allowing residents to more effectively work towards overcoming their individual issues, rather than requiring an individual to first overcome those issues before they can be eligible for shelter.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
Other			

Table 51 - Homeless Prevention Services Summary

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

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

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

**Job Training and Employment:** There are a wide range of programs in Central Oregon which provide job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. WorkSource Oregon is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Oregon Economic and Community



Development Department and the Oregon Department of Human Services. Cascade Youth and Families Center connects the unaccompanied youth to many of these employment resources to develop a self-sufficient future.

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

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

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

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

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

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

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

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

Bend City Council goals for 2019 – 2021 focus on a variety of approaches to overcoming gaps. First, Council has created a goal of “economic vitality,” which encompasses various strategies for both Affordable Housing as well as housing that is affordable to residents earning up to 150 percent of AMI. There are also strategies covering employment lands, identifying and remediating potential development code barriers, creating better data around housing and land use, alternative housing types, and funding. Council’s second goal discusses transportation, relevant to our ability to service lands part of the newly expanded UGB, and ensuring that public infrastructure (water, sewer, and transportation) systems are prioritized. Council’s third goal has to do with public safety, and addresses the need for a 24-hour crisis center to help with the lack of mental health care in the region, as well as advocacy for a housing first approach. Additional goals relevant to this Plan include climate change and wildfire resilience, as mentioned in Housing Market Analysis Overview, and an equity, diversity, and inclusion commitment.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing Production and Preservation	2019	2023	Affordable Housing Public Housing		Create new Rental Units Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Purchase and Preserve Existing Low Income Housing Transitional Housing		Rental units constructed: 200 Household Housing Unit  Rental units rehabilitated: 25 Household Housing Unit
2	Provide Support to Necessary Public Services	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Homeless Assistance and Shelter Development Senior Services Substance Abuse Services Support Services for Public Service Providers Transitional Housing Permanent Supportive Housing for Homeless		Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Home Ownership Production and Preservation	2019	2023	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Home Ownership Purchase and Preserve Existing Low Income Housing		Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
4	Assist Homeless with Shelter and Services	2019	2023	Homeless		Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Support Services for Public Service Providers Transitional Housing		Homeless Person Overnight Shelter: 150 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds  Homelessness Prevention: 500 Persons Assisted  Housing for Homeless added: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure Improvements Including Child Care Facilities Infrastructure	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Create new Rental Units Home Ownership Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Employment Services/Economic Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Table 52 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Rental Housing Production and Preservation
	<b>Goal Description</b>	Produce and preserve rental affordable housing through creation of new rental units, providing any land available for development of rental units, and obtaining rental units to keep them affordable.
2	<b>Goal Name</b>	Provide Support to Necessary Public Services
	<b>Goal Description</b>	Provide assistance to necessary and priorities public services, including material, structural and staff support as needed. Increase community capacity for Permanent Supportive Housing and “Housing First” model programs.

3	<b>Goal Name</b>	Homeownership
	<b>Goal Description</b>	Produce and preserve owner occupied affordable housing through creation of new homes, providing any land available for development of new homes, and obtaining homes to keep them affordable.
4	<b>Goal Name</b>	Assist Homeless with Shelter and Services
	<b>Goal Description</b>	Increase the number of homeless shelter units and transitional housing units, while preserving and enhancing existing facilities, and provide services to the homeless population. Increase the community capacity to provide a low-barrier emergency facility where individuals with certain criminal convictions and addictions can have shelter.
5	<b>Goal Name</b>	Infrastructure Improvements Including Child Care Facilities Infrastructure
	<b>Goal Description</b>	Development of Infrastructure, particularly in conjunction with affordable housing development or for economic development in low to moderate-income neighborhoods. An additional focus area includes increasing the number and capacity of child care facilities with public infrastructure improvements.

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

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

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

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

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

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

N/A

### **Activities to Increase Resident Involvements**

The City of Bend has a permanent seat on the Affordable Housing Advisory Committee dedicated to a tenant of affordable housing. Currently this seat is occupied by a tenant of veterans housing, however, when it does come up for renewal (2020), tenants of properties owned by the local Housing Authority and of other housing providers will be encouraged to apply. In addition the City has a seat on the Affordable Housing Advisory Committee that is dedicated to a provider of affordable housing. This seat is currently occupied by an employee of Housing Works, the housing authority for the Central Oregon Region.

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

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

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

No

### **Plan to remove the ‘troubled’ designation**

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

### **Barriers to Affordable Housing**

The most glaring current example of public policies that have an effect on affordable housing in Bend would be the difficulties that the City is experiencing regarding lack of buildable land. Infrastructure improvements are necessary to increase the buildable land to make affordable housing development more feasible. Infrastructure improvements will also lead to additional market rate housing and employment lands.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In addition to the public policies identified in the Market Analysis, there are numerous barriers to affordable housing in Bend.

1. Lack of affordable and land for development with existing public infrastructure.
2. Funding sources difficult to access for most large developments. In certain years, the City will be awarded funding for 50 units per year with a combination of state and federal funding controlled by OHCS.
3. Relatively new housing stock, with older stock 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.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

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

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 that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem. Bend is working with State partner agencies to identify and surplus additional lands, some of which will require rezoning and/ or infrastructure financing.

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 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined with financing from the City.

Affordable Housing Developers. Bend has some very dedicated and superb affordable housing developers. To truly overcome the current housing challenges, Bend needs more participants in this



market. This can be done by either recruiting new developers or encouraging existing developers to expand their mission.

Examine city policies. Bend will continue to examine its existing policies to identify where city 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.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

There are a wide range of providers in Bend who provide valuable services that can help prevent residents from falling into homelessness or assist residents in moving out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation) while others focus on a particular population (e.g. victims of domestic violence, seniors, or veterans).

The Homeless Leadership Coalition (HLC) is a convener of homeless services to discuss trends and urgent needs observed. A few of the HLC members provide outreach services in areas within Bend where persons experiencing homelessness frequent. Cascade Youth and Family Center provides street outreach for their youth services. Central Oregon Veterans Outreach provides outreach to locations where veterans typically camp within Bend. Thrive Central Oregon provides social work services at the public libraries, churches, and other identified community spaces. Bethlehem Inn, Saving Grace, and Grandma’s House all take referrals from local hospitals, human services, and medical provider. These various services network through the HLC to connect persons experiencing homelessness to the services needed.

Additionally, City of Bend and the related service providers will continue to fund and provide outreach services to homeless camps throughout the region. Several are within City boundaries.

### **Addressing the emergency and transitional housing needs of homeless persons**

In the Continuum of Care (CoC) model, housing runs across a spectrum from on the streets to emergency shelter to transitional (temporary) housing to subsidized rental units. Different people have different needs and it is important to provide additional capacity to reduce the hardships associated with homelessness. The proposed strategy is to increase capacity for emergency shelters, “Housing First” model programs, and additional Permanent Supportive Housing.

**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.**

The first goal of the High Desert Home: Central Oregon Plan to Prevent and End Homelessness is homelessness prevention. Homelessness is both a moral and social problem with significant economic costs.

Goal two of the Plan to Prevent and End Homelessness is to expand, develop, and coordinate the supply of affordable housing. It focuses on building additional housing units and/or making existing units accessible to the formerly homeless. This goal requires the greatest amount of direct financial support which will come from federal, state and local government as well as the development of new sources of funding. Some of the steps can be readily addressed, such as adding additional transitional housing units and shelter beds and building Permanent Supportive Housing (PSH) units using the Housing First model.

The third goal of the Plan to Prevent and End Homelessness is to provide the support systems that make maintaining the move from homelessness to permanent housing feasible. Such services will need to encompass economic security and health stability.

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

Providing rental assistance through subsidized payments or below market rent is a proven method to help low-income households avoid homelessness. Providing utility assistance is another way of reducing overall household expenses.

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

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

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

Disputes between tenants and landlords/property managers remain an often unresolved issue that can lead to homelessness. These issues are frequently caused by lack of education and available advocacy

for tenants. Legal Aid Services of Oregon provides tenant's rights education and mediation services in these situations.

Deschutes County attempts to house those discharged from the Oregon State Hospital into foster homes or residential care until ready for a more self-sustained housing environment. After individuals are determined no longer eligible for foster care or residential care, Deschutes County may transfer them to fewer than 20 beds, and those beds are filled and unavailable for as long as 2 years. According to Deschutes County Behavioral Health, when a patient with a mental illness is no longer eligible for a foster home or residential care, there are instances of discharges into homelessness. Similar discharges into homelessness occur from jail or prison. Criminal histories can be a significant barrier to housing and often those released from jail or prison reside in motels until another housing option becomes available.

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

In 2012, the State of Oregon entered into an agreement with the U.S. Department of Justice regarding health system improvements for individuals with mental illness. Under the Oregon Performance Plan, the Oregon Health Authority committed to improved outcomes. The most recent Narrative Report from January of 2018, states the average length of stay for the acute care psychiatric care facility in Bend was 7.4 days with 18 individuals staying longer than 20 days. Rates of readmission were 10 percent after 30 days and 21.8 percent after 180 days. While the Oregon Performance Plan has attempted to better measure outcomes, it appears that there is still a need to improve.

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

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

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

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

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

While the exact number of housing units in Bend with potential lead-based paint hazards is not available, the figure can be estimated based on the number of units built before 1978. Of the 35,311 total housing units reported in the 2013-2017 ACS 5-Year Estimates, 9,354 (26 percent) were built before 1978. Therefore, 9,354 housing units in Bend potentially present a risk of lead-based paint exposure. Utilizing the above information, and basing it upon the number of low and moderate income households estimated in Bend (38% according to the most recent CHAS data), the estimate of the number of housing units with lead-based paint hazards that are occupied by low- and moderate-income households would be approximately 3,555 units. However, an anomaly, with comparison to most cities, is that the older housing stock in Bend is considered very desirable, and prices for this housing are at a premium, and they are very well maintained and upgraded. The majority of housing that is occupied by the low income population is relatively new (most built after 1978).

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

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

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

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

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

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

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

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

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

These goals supplement City Council goals for economic vitality, transportation and infrastructure, public safety and health, and effective and efficient City operation. Many of the strategies described in City Council Goals align with this Plan, including increasing residential and usable employment land, increasing housing options, and investments in mental health and homeless services. Specific programs to address these goals are contingent upon applications received for CDBG funding in any given year. With the limited amount of CDBG funds that Bend receives, most agencies that utilize this funding are also receiving other monies from different sources. However, past history shows that consistently the City of Bend has aided with health care initiatives, fair housing initiatives, homeless outreach, homeownership counseling, and basic needs services on an almost annual basis.

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

The City will continue to support and coordinate with local agencies that operate programs providing assistance to those living in poverty in Bend. There are too many agencies to list here, but among the leading agencies are Housing Works, NeighborImpact, Saving Grace, and other homeless and special needs providers.

Each of the entities listed above, along with several others, not only provide services to the community, ranging from homeless prevention to financial literacy, but also provide various degrees of housing assistance, ranging from homeless shelters to homeownership assistance.

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

## **SP-80 Monitoring – 91.230**

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

The City of Bend will monitor the recipients of funding and policy benefits through property records, site visits, and reporting requirements. The City will offer technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant contracts, encouraging strategic plan development, providing staff training assistance, and carrying out a City Risk Assessment and Monitoring Plan. The Risk Assessment and Monitoring Plan outlines procedures the City will use to determine an organizations capacity to undertake a CDBG funded project. Project monitoring requirements for both city staff and the organization monitored are clearly outlined within this Plan. The results of the risk assessment assists 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.



## Expected Resources

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

#### Introduction

The City of Bend expects to receive \$491,000 in CDBG entitlement funds. Outside of that the City will generate approximately \$1 million in local affordable housing funds which in many cases are utilized in conjunction with CDBG funds, but in all cases 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	491,281	36,000	682,496	527,281	2,636,405	CDBG Program income is based on estimate of amortized loans and deferred payment loans that might be satisfied.

**Table 53 - Expected Resources – Priority Table**

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

Historically CDBG funds have leveraged outside funding through private equity or other grant sources, at a minimum rate of approximately 3:1. This is most often the reality of a relatively small amount of CDBG funds compared to a large need in a growing community. In 2018, the most recent year for which the data is available, the combined CDBG and Affordable Housing Fund awards leveraged at a rate of 24:1. It is very rare that CDBG funds are the sole source of funding on any project.

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

The City of Bend currently has approximately seven acres of land that it is trying to surplus for Affordable Housing by various partners. These properties are usually provided at Bend's cost to the recipients. For instance, if Bend paid \$100 for the property, it will be sold for \$100 to the successful applicant.

**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 System Development Charges (referred to as Impact Fees in other regions of the country) and any other tools 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	Affordable Rental Housing Production and Preservation	2019	2020	Affordable Housing Public Housing		Create new Rental Units Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Purchase and Preserve Existing Low Income Housing Transitional Housing		Rental units constructed: 50 Household Housing Unit  Rental units rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Support to Necessary Public Services	2019	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Homeless Assistance and Shelter Development Senior Services Substance Abuse Services Support Services for Public Service Providers Transitional Housing  Permanent Supportive Housing for Homeless		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
3	Affordable Home Ownership Production and Preservation	2019	2020	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Home Ownership  Purchase and Preserve Existing Low Income Housing		Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Assist Homeless with Shelter and Services	2019	2020	Homeless		Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Support Services for Public Service Providers Transitional Housing		Homeless Person Overnight Shelter: 30 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds  Homelessness Prevention: 100 Persons Assisted  Housing for Homeless added: 5 Household Housing Unit
5	Infrastructure Improvements Including Child Care Facilities Infrastructure	2019	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Create new Rental Units Home Ownership Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Permanent Supportive Housing for Homeless Employment Services/Economic Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted

**Table 54 – Goals Summary**

**Goal Descriptions**

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

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following describes the program activities that will be undertaken with the City of Bend's 2019 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the Strategic Plan.

#### Projects

#	Project Name
1	KOR Community Land Trust Down Payment Assistance
2	KOR Community Land Trust Land Acquisition
3	Thrive Central Oregon
4	HomeSource Counseling & Education (NeighborImpact)
5	Habitat for Humanity Down Payment Assistance
6	Bethlehem Inn – Transforming Lives
7	J Bar J - LOFT
8	St. Vincent de Paul – Evening Hours for Food Pantry
9	Inspire Behavior Support
10	Volunteers in Medicine - Care for Uninsured Working Adults
11	Fair Housing Project for the City of Bend
12	2019-2020 CDBG Program Administration

Table 55 - Project Information

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

Allocation priorities were based upon funding received and best uses of such, guided by the Consolidated Plan goals. The major obstacle to addressing underserved needs is funding. With this limited amount of funding, priorities that have the most immediate and quantifiable impact were funded.



**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	KOR Community Land Trust
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation
	<b>Needs Addressed</b>	Home Ownership
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Funding will be utilized to assist in down payments for 4 low-income Bend families to purchase a home.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 families
	<b>Location Description</b>	21221 Hurita Place, Bend, Oregon 97702
	<b>Planned Activities</b>	Funding will be utilized to assist in down payments for 4 low-income Bend families to purchase a home.
<b>2</b>	<b>Project Name</b>	KOR Community Land Trust
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation
	<b>Needs Addressed</b>	Home Ownership Land Acquisition
	<b>Funding</b>	CDBG: \$10,300
	<b>Description</b>	This project will assist with acquisition of land for building land trust homes for low and moderate-income home buyers.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 families
	<b>Location Description</b>	Undetermined
	<b>Planned Activities</b>	The funds will be used to acquire a property for a land trust community homeownership for low and moderate-income families.

3	<b>Project Name</b>	Thrive Central Oregon
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	600
	<b>Location Description</b>	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.
<b>Planned Activities</b>	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. In addition, Thrive serves as a first responder for people in downtown Bend needing assistance.	
4	<b>Project Name</b>	HomeSource Counseling & Education (NeighborImpact)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Home Ownership Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$32,715

	<b>Description</b>	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides homebuyer education, coaching and counseling, foreclosure mitigation, reverse mortgage counseling, financial education, ready to rent workshops, lending support, and other related affordable housing services for Bend households.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	325 households
	<b>Location Description</b>	20310 Empire Ave., Ste. A100, Bend, Oregon 97703
	<b>Planned Activities</b>	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides homebuyer education, coaching and counseling, foreclosure mitigation, reverse mortgage counseling, financial education, ready to rent workshops, lending support, and other related affordable housing services for Bend households.
5	<b>Project Name</b>	Habitat for Humanity Down Payment Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation
	<b>Needs Addressed</b>	Home Ownership
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Funding will be utilized to assist with down payments for 10 low income Bend families to purchase a home.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 households
	<b>Location Description</b>	224 NE Thurston Ave., Bend, Oregon 97701
	<b>Planned Activities</b>	Funding will be utilized to assist with down payments for 10 low income Bend families to purchase a home.
6	<b>Project Name</b>	Bethlehem Inn - Transforming Lives
	<b>Target Area</b>	

	<b>Goals Supported</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	This project will provide the capacity building support required to achieve a meaningful reduction in family homelessness through a systematic, coordinated approach that provides at-risk families with the help they need.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 Persons
	<b>Location Description</b>	3705 N HWY 97, Bend, Oregon 97701
	<b>Planned Activities</b>	Support emergency transitional housing and services for adults, with a focus on people struggling with situational homelessness. Provide individuals with safe refuge and three nutritious meals a day, while connecting them with the resources needed to land jobs and secure housing so that individuals may also tend to medical, dental and mental health issues.
<b>7</b>	<b>Project Name</b>	J Bar J - LOFT
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	An Emergency Shelter providing comprehensive shelter services to homeless youth.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 Youth

	<b>Location Description</b>	19 SW Century Dr., Bend, Oregon 97702
	<b>Planned Activities</b>	Funding from the City of Bend’s Community Development Block Grant will help support a total of 25 youth for 3,000 nights (based on annual occupancy).
<b>8</b>	<b>Project Name</b>	St. Vincent de Paul – Extended Food Pantry Hours
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Funding will allow the expansion of hours for the Food Pantry with a goal to increase service in the evening to accommodate members of the community who are working so that they can have access to a food pantry after working hours.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 households
	<b>Location Description</b>	950 SE Third St., Bend, Oregon 97702
	<b>Planned Activities</b>	Keep the food pantry opened during evening hours one day a week (4-7 p.m.) to accommodate clients who are working. Many are in service jobs and cannot afford to take time away from work for the food pantry’s normal business hours of 10 a.m. to 2 p.m. on Mondays through Thursdays. The food pantry is focused on the goal of preparing a nutritious, five day food box that includes several meals for all family members.
<b>9</b>	<b>Project Name</b>	Inspire Behavior Support
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$10,000

	<b>Description</b>	Fund a full-time position to provide support to Inspire’s preschool children and classrooms. Utilizing strategies from Conscious Discipline and concepts from Trauma Informed Care, the support person will help develop and implement behavior plans for children in three preschool classrooms, working with families and teachers to identify the children’s strengths and promote growth in areas of challenge. The support provided will increase positive outcomes for all the children in the classrooms, reduce stress for teachers and children, and provide families with ideas for interventions that can carry over into kindergarten and elementary school life.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 households
	<b>Location Description</b>	2891 NE Conners Ave., Bend, Oregon 97701
	<b>Planned Activities</b>	Fund a full-time position to provide support to the preschool children and classrooms at Inspire. Utilizing strategies from Conscious Discipline and concepts from Trauma Informed Care, the support person will help develop and implement behavior plans for children in three preschool classrooms, working with families and teachers to identify the children’s strengths and promote growth in areas of challenge. The support provided will increase positive outcomes for the children in the classrooms, reduce stress for teachers and children, and provide families with ideas for interventions that can carry over into kindergarten and elementary school life.
<b>10</b>	<b>Project Name</b>	Volunteers in Medicine - Care for Uninsured Working Adults
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	To provide one-year of free healthcare to 10 low, very-low or extremely-low income Deschutes County 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.

	<b>Target Date</b>	10/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 households
	<b>Location Description</b>	2300 Neff Rd. Bend, Oregon 97701
	<b>Planned Activities</b>	Provide one-year of comprehensive healthcare to 10 medically uninsured patients. All 10 patients will be low, very low, or extremely low on the AMI scale.
<b>11</b>	<b>Project Name</b>	Fair Housing Project for the City of Bend
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$2,500
	<b>Description</b>	The Fair Housing Council of Oregon (FHCO) proposes to use CDBG funds to establish and implement a comprehensive Fair Housing Project for the City of Bend by conducting targeted education and outreach to Bend area housing providers and consumers and by offering information and referral services to Bend residents regarding their fair housing rights. FHCO will perform enforcement activities to ensure that potential victims of illegal housing discrimination are given support and assistance as needed.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 households
	<b>Location Description</b>	City of Bend



	<b>Planned Activities</b>	<p>Under this proposal, FHCO will conduct targeted education and outreach to Bend area housing providers and consumers. It will also offer information and referral services to Bend residents regarding their fair housing rights. Finally, FHCO will perform enforcement activities to ensure that potential victims of illegal housing discrimination are given support and assistance as needed.</p> <p>To this end, FHCO will provide the following services:</p> <ul style="list-style-type: none"> <li>• HUD, BOLI and FHCO housing complaint data for the City of Bend along with an analysis of what this data means and how it compares to the state and the region;</li> <li>• Fair Housing hotline services for Bend residents;</li> <li>• Complaint intake and supplemental investigation to support the complaint when appropriate as well as facilitating informal resolution of complaints whenever possible;</li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>• A training workshops for groups/organizations.</li> </ul>
<b>12</b>	<b>Project Name</b>	2019-2020 CDBG Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation Assist Homeless with Shelter and Services
	<b>Needs Addressed</b>	Create new Rental Units Home Ownership Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Purchase and Preserve Existing Low Income Housing Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$105,456.20
	<b>Description</b>	Administration of CDBG program for the City of Bend.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1200 households
	<b>Location Description</b>	709 NW Wall St., Bend, Oregon 97709

	<b>Planned Activities</b>	Administration of CDBG program for the City of Bend.
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## **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**

Activities relating to housing acquisition will be disbursed throughout Bend. There are no areas with excessive low income or minority concentrations in Bend.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
	n/a

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

### **Discussion**

Social 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

The annual goal estimates below regarding Affordable Housing by Support Type are specific to the number of homeless households that will benefit from the CDBG funding, and does not include public service goals, emergency shelter goals, or infrastructure goals. Bend’s homeless goal is that 15 of the rental units or housing units constructed this year would be provided to a homeless household.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	3
Non-Homeless	10
Special-Needs	2
Total	15

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	15
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	15

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

#### Discussion

This does not include households receiving public services nor does it include an estimated 50+ units being developed utilizing local funds.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Bend has a long and productive relationship with the local housing authority, Housing Works. We have partnered with them 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 local funds. The City also consults on a regular basis with Housing Works' staff on potential projects and policies to increase and enhance the amount of housing in Bend, and a Housing Works staff member sits on Bend's Affordable Housing Advisory Committee.

### **Actions planned during the next year to address the needs to 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 public housing development, upgrades, and activities. The City has funded several projects for the upcoming building season with Housing Works that meet this goal with the Affordable Housing Fund. Currently, residents of Housing Works' properties take part in voluntary family self-sufficiency activities 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**

The City encourages the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works' properties take part in voluntary family self-sufficiency activities.

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

N/A

### **Discussion**

Housing Works is a viable, competent, and valued partner of the City of Bend in addressing the needs of affordable housing. In addition to the numerous developments 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 rental housing crisis currently happening in Bend. They are the most experienced and successful developer of large scale affordable housing projects in the region.

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

### **Introduction**

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent or assist somebody 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, such as NeighborImpact, Bethlehem Inn, Saving Grace, Central Oregon Veterans Outreach, United Way, various health care providers, and other contributors in addressing Homeless and 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 several projects that address the needs of homeless individuals, particularly those that are unsheltered. Specifically, the City is providing funding to Bethlehem Inn for emergency transitional housing and services for adults, with a focus on people struggling with situational homelessness. Funding will also be provided to J Bar J's Living Options for Teens program (LOFT), which will provide additional staff to provide comprehensive Case Management services to homeless youth, with a focus on education and employment. New this year is funding for St. Vincent de Paul to extend its Food Pantry hours into the evening one weeknight a week from 4 to 7 p.m.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

All three projects above provide ancillary housing services, including the Transforming Lives project, LOFT project, and the Extended Food Pantry Hours project. The City's Affordable Housing Funds have made the expansion of Bethlehem Inn possible and increased capacity by 24 individual beds and 5 additional family units.

#### **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**

The City is funding NeighborImpact's HomeSource Counseling and Education with CDBG. The program educates potential renters on how to be responsible members of the rental community while also

providing financial literacy training to those with past credit issues. The Thrive program provides referral information and serves as a hub for support at a variety of low-income multifamily developments with the goal of helping residents maintain housing.

**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. The City is funding NeighborImpact's HomeSource with CDBG. This program provides housing counseling to protect individuals and families from losing their existing home, both for homeowners and for renters. 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**

To assure the issues and concerns of homelessness are part of the community dialogue, the Homeless Leadership Coalition (HLC), as part of the Continuum of Care has developed a website. The website has recently been updated to include direct links to homeless service providers. The local Continuum of Care Committee covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. NeighborImpact is the collaborative applicant for the CoC. Working with the Homeless Leadership Coalition, the Continuum of Care Committee is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinating the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The Homeless Leadership Coalition, the Continuum of Care Committee and the City of Bend recognize the need to reduce the number of unsheltered homeless households w/ dependent children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition. An ongoing effort to engage those individuals and families routinely unsheltered includes work by Central Oregon Veterans Outreach (COVO) to reach veterans and others living in the numerous camps throughout this rural area. The credibility established by the COVO volunteers with the camp residents allows other providers to come into the camps and provide service. COVO also provides transportation to medical and benefit appointments. During the One Night Homeless Count, volunteers were provided access to the individuals to conduct the survey and help with resource identification.

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

### **Introduction:**

While the City has recently been able to expand our Urban Growth Boundary, the land that is now beginning the annexation process will require over \$300 million in infrastructure to service (not including private infrastructure), which will result in delay before the land can be developed.

### **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 recently completed its UGB expansion, however, most of those lands will not be annexed into the City in the very near future. We can expect those lands to have infrastructure service approximately two to three years from now at the earliest.

### **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:
  6. 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.
  7. 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 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined



with financing from the City.

8. Affordable Housing Developers. While the City has some very dedicated and superb affordable housing developers, most particularly Housing Works for multi-family development and Building Partners for Affordable Housing in creating 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.

9. Examine city policies. The City will continue to examine its existing policies to identify where city 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:**

In general, the major way that the City actually addresses the Community Development and Housing needs of Bend is not, regretfully, through use of CDBG funds, which are severely limited, but rather through use of local funding. This is expected to be the major funding source for Bend for the foreseeable future.

### **Actions planned to address obstacles to meeting underserved needs**

Generally, the obstacles to meeting underserved needs are the lack of funding and the public's 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 direct CDBG dollars where they are most needed by targeting funds to projects and activities that meet the priority needs identified in the Consolidated Plan. In addition, the City will continue 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.

### **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 dwarfs whatever funds the City receives from Federal or State sources. In addition, the City has implemented the following:

System Development Charge (SDC) Exemption and Loan Program. While SDCs cannot be subsidized with CDBG dollars, the City could use other funds to subsidize these charges and promote affordable housing. The city has established a deferral and loan program to facilitate affordable housing project SDC payments. The City recently created a blanket exemption of SDCs for Affordable Housing Projects.

Provide incentives to developers for the creation of affordable housing. The City of Bend has a Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered include expedited processing and no interest SDC deferrals or exemptions, density bonus, cottage code, surplus land, and more.

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 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. City Council intends to

review several additional property tax exemption programs in the next few years.

### **Actions planned to reduce lead-based paint hazards**

There are no actions planned in the coming year 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-sufficiency, 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. Most particularly in the past year, the City has provided assistance to NeighborImpact for housing counseling and for their "Ready to Rent" Program.

### **Actions planned to develop institutional structure**

The City will 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 organization's 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 between the City and the community housing and social service providers in meeting the priority needs. Many of the actions outlined in this Action Plan call for the City 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. The City's Affordable Housing Manager serves as a point of contact and to coordinate the City's role in addressing housing and community development needs. An Affordable

Housing Advisory Committee reviews all CDBG applications. The Committee, which is composed of housing developers, social service professionals, realtors, lenders and individuals with experience in addressing housing and community development issue 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 has created a robust program with what resources it has.

## 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 99 percent of its funding has gone to assist low and moderate income individuals. The needs of the community are great, and this program has assisted in helping the most needy.

#### 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	36,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>36,000</b>

#### 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 programs. It is primarily because of local funds that Bend retains and creates the amount of affordable housing it has in recent years.