

Reviewer: Mellissa Kamanya

A: EFFICIENCY OF FUNDING/LEVERAGE	POINTS AWARDED	AVAILABLE POINTS
Maximize utilization of outside funds and services (including cash contributions, in-kind contributions, and volunteers). Score zero if City resources would fund the entire project and give full points if City resources would fund less than 10% of the project.	0	10
Section Total	0	10

B: MEETS CITY UNDERWRITING REQUIREMENTS	POINTS AWARDED	AVAILABLE POINTS
Does not duplicate services and effectively utilizes/maximizes partnerships. If new services proposed fulfill a community need a score of 10 would support this criterion, and when existing services address the identified need then a score of 0 would be rational.	0	10
Section Total	0	10

C: FUNDING COMMITMENTS	POINTS AWARDED	AVAILABLE POINTS
Sponsored by organizations or agencies that demonstrate staff capability and ability to implement an effective proposed project that addresses the identified need or problem. Score full points to proposals that include spending timely and from programs that have completed funded projects successfully.	0	10
Section Total	0	10

D: COMPLIANCE WITH THE GENERAL PLAN, ZONING	POINTS AWARDED	AVAILABLE POINTS
Demonstrates a clear and effectual plan for evaluating the progress of the project toward addressing the identified need or problem.	0	10
Section Total	0	10

E: PERMIT READINESS	POINTS AWARDED	AVAILABLE POINTS
Utilizes best practices to improve conditions or solve an identified problem.	0	10

Section Total	0	10
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F: TIMELINE	POINTS AWARDED	AVAILABLE POINTS
Demonstrates readiness for implementation in a timely manner upon receipt of funds. A score of 10 is justified when the applicant has site control, financing identified/secured, and a timeline identified with work underway within 3 months of award.	0	10
Section Total	0	10

G: EXPERIENCE	POINTS AWARDED	AVAILABLE POINTS
Strong community support, with sufficient evidence illustrating this support.	0	10
Section Total	0	10

H: SITE AND NEIGHBORHOOD STANDARDS	POINTS AWARDED	AVAILABLE POINTS
Requires only one award for the proposed development phase. Full points are reasonable when the proposal identifies secured sources of funding, and no points are appropriate when all additional funding sources are pending.	0	10
Section Total	0	10

I: PROJECT DESIGN	POINTS AWARDED	AVAILABLE POINTS
Sustainable long-term impact, whether these strategies preserve dollars or affordability of housing. Score full points to proposals that intend affordability to continue for over 50 years or will pay back the City within 5 years and no points are appropriate for proposals that will pay back the City after 50 years or affordability will only be preserved for 5 years.	0	10
Section Total	0	10

J: PERMANENT SUPPORTIVE HOUSING	POINTS AWARDED	AVAILABLE POINTS
Does not result in the permanent displacement or relocation of current occupants from their homes or rental units in order to create additional affordable housing.	0	10
Section Total	0	10

K: FUNDING PRIORITY BONUS AWARD	POINTS AWARDED	AVAILABLE POINTS
Funding Priorities. Projects meeting one of the following priorities will receive additional points. Projects may fall into only one of the following	0	20

categories:		
High Priority - Projects meeting one of the following priorities receive 20 points:		
<ul style="list-style-type: none"> • Homeless Shelter Development • Increase the supply of affordable rental housing that is available to households at 60% Area Median Income (AMI), 50% AMI and 30% AMI. • Increase homeownership opportunities for households at 80% AMI, 50% AMI, and 30% AMI. • Infrastructure Development in majority low- and moderate-income neighborhoods. • Purchase and preserve existing low-income housing • Permanent Supportive Housing for Homeless 		
Low Priority - Projects providing Transitional Housing receive 10 points.	0	20

L: LEVERAGE BONUS AWARD	POINTS AWARDED	AVAILABLE POINTS
Projects will be awarded additional points based upon amount of funding that they leverage (percentage of Affordable Housing Development funds request to total project costs per affordable unit). <ul style="list-style-type: none"> • Less than 20% : 20 Points • 20% to 30% : 14 Points • 30% to 40% : 10 Points • 40% to 50% : 6 Points • 50% and over : 0 Points 	0	20
Section Total	0	20

M: REPAYMENT BONUS AWARD	POINTS AWARDED	AVAILABLE POINTS
Projects may receive a bonus point dependent upon their proposed repayment schedule: <ul style="list-style-type: none"> • Projects with repayment schedule of 3 years or less: 20 Points • Projects with repayment schedule of 10 years or less: 12 Points • Projects with repayment schedule of 20 years or less: 8 Points • Projects with repayment schedule greater than 20 years: 0 points 	0	20
Section Total	0	20

N: ACCESSIBILITY BONUS AWARD	POINTS AWARDED	AVAILABLE POINTS
<p>Projects may receive bonus points for building accessible units:</p> <ul style="list-style-type: none"> • 20 points for projects with greater than 26% more than the mandated minimum number of accessible units. • 12 points for projects with 11 – 25% more than the mandated minimum number of accessible units. • 8 points for projects with 1 % - 10% more than the mandated minimum number of accessible units. • 0 points for projects with the minimum number of accessible units. 	0	20
Section Total	0	20

O: ACCESSIBILITY BONUS AWARD	POINTS AWARDED	AVAILABLE POINTS
<p>Applicant may receive bonus points for specific partnerships and outcomes that engage Priority Populations (Priority Populations include Bend community members considered protected classes under fair housing laws)</p> <ul style="list-style-type: none"> • 20 points for projects utilizing current partnerships with measurable outcomes • 12 points for projects utilizing current partnerships, but with no measurable outcomes • 8 points for projects with planned (but not current) partnerships or measurable outcomes • 0 points for projects with no planned / current partnerships or measurable outcomes. 	0	20
Section Total	0	20

Program Overview

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Case Id: 30317

Name: Test Case-Mark - 2025

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND AFFORDABLE HOUSING DEVELOPMENT APPLICATION

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

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

Objectives

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

Eligible Proposals

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

CDBG Proposals

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

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

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

National Objectives

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

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

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

1. Benefit to Low- and Moderate-Income Persons

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

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

2. Elimination of Slum and Blight

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

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

3. Urgent Need

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

Basic CDBG Eligible Activities

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

Eligible Activities Under AHF

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

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

Eligible Activities Under CICT

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

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

Ineligible Activities

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

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

Eligible Applicants

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

Income Limits

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

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

Rent Limits

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

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

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[City of Bend Policy- Affordable Housing Development Program](#)

[City of Bend Policy- Loans and Grants](#)

[504 Self-Evaluation Checklist](#)

I have downloaded and read the above documents.

A. Applicant Information

No data saved

Case Id: 30317

Name: Test Case-Mark - 2025

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

CONTACT PERSON INFORMATION

A.7. Contact Full Name

A.2. Organization Address

A.8. Contact Title

A.3. Executive Director Full Name

A.9. Contact Address

A.4. Executive Director Email Address

A.10. Contact Phone Number

PROJECT INFORMATION

A.5. Project Name

A.11. Contact Email Address

A.6. Project Location

A.12. Board President Name

A.13. Board President Email Address

B. Organization Information

No data saved

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B. Organization Information

Please provide the following information about your organization:

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

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

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
			0

C. Project Description

No data saved

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C. Project Description

Please provide a brief description of the following:

C.1. Amount Requested:

\$0.00

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

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

C.4. Number of accessible units:

C.5. Number of Affordable Units:

C.6. Number of market rate units:

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

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

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

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

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

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

C.13. Describe your organization's collaborations with other agencies, including those that serve protected classes under the Fair Housing Act. Briefly explain your organization's history with these agencies, including any measurable outcomes in the last 12 months. What are your expected outcomes for this project?

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

D. Property and Project Information

Case Id: 30317
Name: Test Case-Mark - 2025
Address: *No Address Assigned

No data saved

D. Property and Project Information

Please provide the following information.

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

Please attach a map showing the project's location:

Map of Project Location

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D.2. Property Legal Description

D.3. Site Condition

D.4. Property Owner

Upload supporting documentation

Property Legal Description

***No files uploaded*

D.5. Parcel Size (Acres)

D.6. Site Control Status

If Under Contract/Option to Purchase enter expiration date:

If Leased, enter expiration date:

Notes – additional information

ZONING AND SITE PLAN STATUS

D.7. Site zoning

D.8. Is the present zoning conforming?

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

SERVICES TO SITE

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

D.10. Street access

D.11. Gas

D.12. Electric

D.13. Water

D.14. Sanitary sewer

D.15. Storm sewer

E. Work Program

No data saved

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Address: *No Address Assigned

E. Work Program

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

E.1. Anticipated Start Date:

E.2. Anticipated Completion Date:

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

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

F. Project Benefit

No data saved

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Address: *No Address Assigned

F. Project Benefit

Please provide a brief description of the following:

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

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

< 30% AMI	31 - 50% AMI	51 - 80% AMI	> 81% AMI
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F.3 Estimate the number of households to be served, if known.

Elderly (aged 62+)	Persons with Disabilities	Female Head of Household	Veteran
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G. Financial Information

No data saved

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Address: *No Address Assigned

G. Financial Information

Please also provide the following financial information:

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

Budget Form *Required

***No files uploaded*

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

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

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

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

Detailed Pro Forma

***No files uploaded*

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

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

G.8. CDBG Funds Requested:

\$0.00

G.9. AHF Funds Requested:

\$0.00

G.10. CICT Funds Requested:

G.11. Leveraged Funds:

\$0.00

H. Budget

No data saved

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Address: *No Address Assigned

H. Budget

Please provide the following information.

H.1. Project Budget

	Project Activities	CDBG Funds Requests	AHF Funds Requested	CICT Funds Requested	Other Public Funds	Private Funds	Activity Total
	TOTAL	\$0.00	\$0.00	\$0.00			\$0.00

H.2. Other Public Funds

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

H.3. Private Funds

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

H.4. Funding Documentation

Funding Documentation - Letters of funding commitment from sources

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I. Project Feasibility and Readiness

No data saved

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Address: *No Address Assigned

I. Project Feasibility and Readiness

Please provide the following information regarding project feasibility and readiness:

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

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

Attach Letters of Support

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

***No files uploaded*

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

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

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

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

J. Required Documents

No data saved

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Address: *No Address Assigned

J. Required Documents

Please provide the following information.

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

- [504 Self-Evaluation Checklist](#)

Documentation

504 Self-Evaluation Checklist

***No files uploaded*

Affirmatively Furthering Fair Housing Statement and Marketing Plan

***No files uploaded*

Proof of Non-Profit or Governmental Status

***No files uploaded*

Status of Oregon Business Registry Printout

***No files uploaded*

Unique Entity Identifier (UEI) Number

***No files uploaded*

Map of Project Location

***No files uploaded*

Equity and Inclusion Policy

***No files uploaded*

Submit

No data saved

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Address: *No Address Assigned

Submit

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

- The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining funding under the City's Affordable Housing Development Program.
- I understand that U.S.C. Title 18, Sec. 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious or fraudulent statements or representation, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."
- I certify that the application information provided is true and complete to the best of my/our knowledge.
- I agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided, except as exempted pursuant to law, are a matter of public record.
- I further grant permission and authorize any bank, employer, or other public or private organization to disclose information deemed necessary to complete this application.

Authorized Signature

**Not signed