



# CITY OF BEND

## Executive Summary

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

#### **1. Introduction:**

In accordance with HUD requirements, the City of Bend (City) is submitting its 2026 Annual Action Plan (AAP), which is in the fourth year of its 2023-2027 Five-Year Consolidated Plan (Plan). The Plan will govern the City's investment of federal funds for persons/households experiencing homelessness, various housing strategies, and non-housing community development activities for the 2026 Program Year.

The AAP governs the City of Bend in utilizing the allocation of Community Development Block Grant (CDBG) Program funding. The AAP identifies community development and housing goals while establishing strategies to meet those goals. The AAP also provides the City and its partners with an implementation framework, and evaluates the effectiveness of specific proposals in relationship to adopted City goals and strategies. HUD does not penalize a jurisdiction if the goals are not met as established in the AAP and it can be amended following a public process. The success of the AAP is assessed through the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD at the conclusion of each program year.

Funding levels shown in this draft Annual Action Plan are estimated amounts. Once the actual allocation amounts are known, the proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

#### **2. Summarize the objectives and outcomes identified in the Plan:**

The objectives of the Strategic Plan of the 2023 - 2027 Consolidated Plan are to carry out five goals identified through the planning process:

- 1) Assist Homeless with Shelter and Services;

- 2) Create and Preserve Affordable Rental Housing -- produce and preserve rental affordable housing through creation of new rental units, providing land for development of rental units, and obtaining rental units to keep them affordable;
- 3) 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;
- 4) Homeownership – produce and preserve owner occupied affordable housing through creation of new homes, development of new homes, and obtaining homes to keep them affordable; and
- 5) Infrastructure Improvements – develop affordable housing infrastructure and economic development infrastructure in low to moderate-income neighborhoods with a focus on increasing affordable housing and childcare facilities with public infrastructure improvements.

The outcomes of Goal One will be measured by the number of (1) homeless persons that receive overnight shelter, (2) additional emergency shelter or transitional housing beds created, and (3) housing units added for the homeless.

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

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

The City has continued to make progress toward the goals and objectives identified in the current Five-Year Consolidated Plan. During PY25, Goals #2 and #4 were supported with several funds and projects. This past year the Affordable Housing Fund (AHF) funded two land acquisitions, two affordable housing preservation projects, and construction of new affordable housing, with a goal of benefiting a total of two hundred twenty-five low- and moderate-income households. The Pathways to Removing Obstacles to Housing (PRO) funds were paired with the AHF and CDBG funding of two land acquisitions. In addition, CDBG funds awarded in 2024 were utilized for homebuyer assistance for nine low- and moderate-income households. .

With CDBG funding, Bend made progress toward Goal #3 to provide support for critical public services. Service providers that benefited from CDBG funding in the 2025 program year include Thrive Central

Oregon, and Saving Grace Imagine Life Without Violence. The City of Bend's Commercial and Industrial Construction Tax (CICT) funded Bend Church, Bethlehem Inn, Thrive Central Oregon, and J Bar J Youth Services.

City of Bend also utilized CDBG funds to make progress toward Goal #5 to provide infrastructure improvements. With these funds, the City of Bend is installing new sidewalk panels and correlating road improvements in five neighborhoods, improving connectivity and increasing resident accessibility in low-income census tracts. On Goal #1, the City continues to address homelessness through partnerships with shelters, homeless service providers, regional coordinating bodies, and government entities. Using a combination of local funds, funds from the State of Oregon, City of Bend and Deschutes County American Rescue Plan Act (ARPA) Funding, and CDBG, the City continues to fund overnight and transitional funding, Safe Parking, outreach services, services at permanent supportive housing, and move-in and prevention assistance. All funded services include housing-focused case management to support sustainable transitions to more permanent housing.

Through the combination of CDBG, City ARPA, CICT, PRO, and AHF funding Bend completed the 2025 Annual Action Plan goal outcomes. Moreover, Bend is on track to complete the goals of its 2023–2027 Consolidated Plan.

#### **4. Summary of Citizen Participation Process and consultation process:**

The City of Bend Housing Department prepared the 2026 Annual Action Plan (AAP) with guidance found in 24 CFR Part 91. Agencies and individuals participated in the AAP preparation and are cited throughout.

The City published notice for infrastructure proposals on December 21, 2026, in its local newspaper, The Bulletin. The notice provided City contact information and offered the proposal application in alternative formats such as Braille, large print, or electronic formats. Bend released the application for proposals on , with the proposals due on.

In addition to the local newspaper publication, the City included the fund allocation schedule and access to the proposal application on its website. The City's website offered this information in multiple languages. All previous applicants and interested parties directly received the fund allocation schedule and proposal application information, totaling one hundred sixty-five persons.

The opportunity for public comment occurred at meetings of the City's Affordable Housing Advisory Committee (AHAC), when the applicants presented their proposals to the committee and the committee made its funding recommendations on February 24, 2026.

On February 24, 2026, the Affordable Housing Advisory Committee recommended reopening applications in a focused offering to food banks, community kitchens, and food pantries. Focused outreach to local agencies occurred between February 25 and March 2, and a required pre-application

training was held on March 16. Applications opened March 16 and closed March 23, and a subgroup of AHAC committee members reviewed applications and recommended projects for funding in the March 31, 2026 public meeting.

In addition to the focused outreach, the City included the fund allocation schedule and access to the proposal application on its website. The City's website offered this information in multiple languages.

AHAC public meetings were held in a hybrid meeting with in-person and virtual access to participate and were available for viewing on YouTube shortly following the meeting. Closed captioning is available with multiple language subtitle options, both on Zoom and YouTube recordings.

On Sunday, March 22, 2026, The Bulletin published notice regarding a public hearing on the 2026 AAP at the regularly scheduled virtual AHAC meeting on Wednesday, March 31, 2026. Bend's Housing Department staff emailed the AHAC meeting notice to over one hundred sixty-five individuals who were either former applicants or self-identified interested parties.

Bend's published notices provided a City contact and offered materials in alternative format such as Braille, large print, and electronic format or to make a relay call for public comment. Bend also included drafts of the 2026 AAP on its website. The draft of the AAP was available for public review from Monday, March 23, 2026, through Tuesday, April 21, 2026.

Bend's City Council will review and determine whether to support, as recommended, the 2026 Annual Action Plan on Wednesday, May 6, 2026. Notification of the regularly scheduled City Council meeting occurred on the events calendar located on the home page of the City's website in accordance with state public meetings notice requirements. The City Council meeting was a hybrid meeting of in-person and virtual access to participate. Council broadcast the meeting with closed captioning available. For anyone wishing to attend in-person Council meetings, City Hall meets the American with Disabilities Act accessibility standards and meetings occur in the evenings, so that more community members of Bend have the opportunity to attend. Upon 24-hour advance request, the City Manager's Office will make available a sign language interpreter service, assistive listening devices, a reader to review materials with the sight impaired, a language interpreter, and materials in alternative format such as Braille, large print, electronic formats, and audiocassette tape.

**5. Summary of public comments:**

There were no public comments submitted as of the posting of this draft.

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

There were no public comments submitted as of the posting of this draft.

**7. Summary of Public Comments:**

The City greatly values the feedback, questions, and suggestions provided by stakeholders and residents that inform the Annual Action Plan process. The City of Bend intends to focus available resources to increase affordable housing options and provide services for extremely low- to moderate-income individuals.

AHAC recommends to the City Council that the CDBG funding for the 2026 Annual Action Plan (AAP) prioritize public infrastructure with the installation of sidewalks adjacent to low- and moderate-income households, homebuyer assistance for low-to-moderate income households, and public services through food banks, community kitchens, and food pantries.

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

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	BEND	
CDBG Administrator	BEND	Racheal Baker, Real Estate & Housing Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional):**

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

**Consolidated Plan Public Contact Information:**

Racheal Baker, Housing Division Manager, City of Bend 710 NW Wall, Bend, OR 97709

541-388-5514, [rbaker@bendoregon.gov](mailto:rbaker@bendoregon.gov)

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

### **1. Introduction:**

The City of Bend recognizes the importance of consulting with community stakeholders, service providers, and population organizations all year. Consultations occurred with the largest homeless service providers, as well as Deschutes County and the Homeless Leadership Coalition. Representatives of J Bar J Youth Services, Shepherd’s House, Central Oregon Council on Aging, NeighborImpact, Thrive Central Oregon, Volunteers in Medicine and other shelter and service entities all provided content related to available services and recommendations.

Consistent with previous years, a review of the Oregon Health Authority’s *Memento Morbi, a Monthly Communicable Disease Surveillance Report*, confirmed that ‘lead poisoning’ is not a public health hazard within Deschutes County in the last year. In the report, when there are fewer than six cases of lead poisoning or childhood lead poisoning, double asterisks (\*\*) are reported. From January 2014 – December 2024, only double asterisks were reported for Deschutes County. However, for the first time since the dashboard began tracking and reporting in 2014, ‘childhood lead poisoning’ had fourteen cases reported for Deschutes County between January and December 2024. Consultation with the Oregon Health Authority (OHA) on January 3, 2025, confirmed that the uptick is mostly due to a newly reduced testing threshold. In October 2023, to align with CDC reference values, the OHA threshold was reduced from a limit of 5 µg/dL to 3.5 µg/dL. In addition, most of the cases identified were exposed to lead while living outside the United States. In addition, in the last six years, the OHA compares addresses of cases against a list of pre-1978 housing. To date, no matches have been identified. In all of 2025, only double asterisks were reported for childhood lead poisoning in Deschutes County. This confirms that while an uptick in childhood lead poisoning cases were identified in 2024, there remains no public health hazard or link to housing developed prior to 1978’s ban on the use of lead in residential paint.

The City of Bend Growth Management Department was consulted regularly about existing housing population forecasts, expected housing needs, and other information.

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

The City recognizes the importance of coordination among the community’s public and private housing and social service providers in meeting the community’s priority needs. Throughout the 5-year Consolidated Plan period, the City will undertake actions to coordinate with local housing and social service providers in the identification, documentation, and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The City of Bend has five full-time staff dedicated to CDBG, affordable housing, middle-income housing, and addressing homelessness. The staff serve as the point of contact for the community and manage the City’s role in addressing housing and community development needs.

The City Council-appointed Affordable Housing Advisory Committee (AHAC) serves in an on-going capacity and is composed of housing developers, social service professionals, the public-at-large, an affordable housing tenant, and representatives from home builders, the real estate industry, and Chamber of Commerce. Together, they provide valuable expertise to staff and the City Council while serving to enhance the coordination of service delivery in the broader community.

Through its partnership with the Homeless Leadership Coalition (HLC), the HUD-designated Continuum of Care serving Deschutes, Jefferson, and Crook counties and the Confederated Tribes of Warm Springs, the City of Bend works with organizations providing services to people experiencing homelessness. This includes more than 30 community stakeholders, including non-profit service providers, religious entities, affordable and permanent supportive housing providers, government and law enforcement agencies, businesses, and individual community members. A full list of HLC partners is available at <https://cohomeless.org/who-we-are/hlc-members/>.

State legislation, under HB 4123 (2022), enabled the City of Bend to implement the Coordinated Homeless Response Pilot between Deschutes County and the municipalities within it to address homelessness. Bend and Deschutes County, along with other smaller cities, continue to participate in the collaborative office to address homelessness, pooling resources, coordinating and supporting services for the houseless regionally.

The City of Bend has a long-standing partnership with Oregon Housing and Community Services (OHCS), the state housing finance agency. The City has worked with OHCS on several projects, including the Neighborhood Stabilization Program and multiple affordable housing (?) projects in Bend. As the City does not receive HOME funds as an entitlement community, any HOME projects in Bend are funded through OHCS. The City works with OHCS by providing environmental review, expedited permitting, and other assistance, when necessary. In all of these activities, the City maintains compliance with the State Consolidated Plan. The City of Bend works closely with Economic Development for Central Oregon (EDCO), through the City's Business Advocate. Additionally, the City has a strong 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 EDCO and COBA, the City has contacts and connections with major participants that contribute to economic development in the region.

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

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness:**

The priorities of the Central Oregon Continuum of Care are Permanent Supportive Housing and Rapid Re-housing. Most Permanent Supportive Housing (PSH) in the region is operated through four programs: the housing authority, HousingWorks; NeighborImpact, FUSE Housing Collaborative, and J Bar J Youth Services. Currently, the Continuum of Care administers four PSH grants that assist youth experiencing chronic homelessness, families with children experiencing chronic homelessness, veterans experiencing chronic homelessness, and other chronically homeless individuals. The three Rapid Rehousing programs serve households with children, domestic violence survivors, human trafficking survivors aged 18-24, and those 18-24 at risk of human trafficking.

Results of the 2025 Point-in-Time Count, the annual one-night census of people experiencing homelessness - both sheltered and unsheltered - in the tri county region showed a 17% increase in people who reported experiencing homelessness, and a slight increase of 4% in the City of Bend. The increase may be the result improvement of the PIT administration and methodology, which allowed providers to identify and survey more households than in previous years, especially those living in more rural parts of the region. The largest number of persons identified as homeless in Central Oregon were in Bend (a total of one thousand and one community members). The number of Veterans Affairs Supportive Housing (VASH) vouchers currently available and in use is being confirmed and will be updated prior to finalizing this draft document. The shelters in Central Oregon continue to be funded through OHCS, City of Bend and Deschutes County American Rescue Act Plan (ARPA), and by private and foundation support. The youth services continuum is funded with federal Runaway Homeless Youth (RHY) and state funds. The City owns and funds operations of three low-barrier shelters at the Franklin Avenue Shelter (70 beds), Lighthouse Navigation Center (100 beds), and Stepping Stone Shelter (56 beds), operated by NeighborImpact and Shepherd's House Ministries. The City additionally funds operations of the 34 beds of high-barrier shelter operated by Central Oregon Villages and 51 beds of high-barrier Safe Parking operated by REACH, Mountain View Community Development, and Central Oregon Villages. Despite an increase in the number of people experiencing homelessness in Bend in 2024, increases in shelter capacity allowed the percent of individuals who are unsheltered to remain flat. All sheltering programs funded by the City of Bend accommodate families with minor children and medically vulnerable households, with set asides and population-specific units provided at the Franklin Avenue Shelter and Central Oregon Villages. On average, City-funded sheltering programs serve more than 27 households with minor children and 41 medically vulnerable households each month.

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

The City of Bend does not receive ESG funds. The Continuum of Care's Homeless Management Information System (HMIS) lead agency is NeighborImpact; they are also the primary Emergency Solutions Grant (ESG) recipient and administer the funds for Homeless Prevention and Rapid Rehousing categories. The area sub-recipients apply for funding through a competitive application process. Applications are reviewed and funds are allocated by the Homeless Leadership Coalition board members based on the projects' ability to align with program guidelines for ESG funding. 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.

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

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

1	<b>Agency/Group/Organization</b>	BEND-REDMOND HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. 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 facilitating homeownership financial assistance for low- and moderate-income households.
2	<b>Agency/Group/Organization</b>	BETHLEHEM INN
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. 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 households with minor children, and (3) increasing sustainable employment opportunities.
3	<b>Agency/Group/Organization</b>	BUILDING PARTNERS FOR AFFORDABLE HOUSING
	<b>Agency/Group/Organization Type</b>	Housing Business Leaders Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through numerous conversations Building Partners was consulted regarding housing needs in the community and how best to address them, most particularly how to bring private equity and private contractors/developers/builders into the arena. Bend will continue to consult with Building Partners to continue the unique partnerships that have developed between the City and the local development community.
4	<b>Agency/Group/Organization</b>	CENTRAL OREGON COUNCIL ON AGING
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Bend consults regularly with Central Oregon Council on Aging regarding senior needs. Central Oregon Council on Aging explored partnerships with the City to expand capacity to serve the elderly with access to communications with fellow community members, meals, and other resources.
5	<b>Agency/Group/Organization</b>	FUSE Housing Collaborative
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>FUSE Housing Collaborative provides housing and case management to formerly chronically homeless in scattered housing sites throughout Bend. The City of Bend consults with the Program Manager and Board Chair regularly regarding efforts to expand capacity with a dedicated housing development and increased operational capacity. FUSE participated in the OHCS sponsored Supportive Housing Institute and seek further resources to build housing and increase services in Bend. The City of Bend provides ARPA funding to FUSE for housing-focused case management at scattered site permanent supportive housing. FUSE was consulted in conjunction with this award. City staff will continue consultations and support of FUSE Housing Collaborative’s efforts.</p>
6	<p><b>Agency/Group/Organization</b></p>	<p>CENTRAL OREGON REGIONAL HOUSING AUTHORITY/HOUSING WORKS</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing PHA Regional organization</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth</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>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 Choice Voucher Director, and Real Estate Director) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by the Housing Works.</p>

7	<b>Agency/Group/Organization</b>	CENTRAL OREGON VETERAN AND COMMUNITY OUTREACH
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Employment
	<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 Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Oregon Veteran and Community Outreach (COVO) was consulted regarding homeless housing needs and Veterans housing needs. COVO provides outreach to all homeless camps in the region and provides services, such as water, food, tents, sleeping bags, coats, clothes, etc. to all homeless, not just veterans.
8	<b>Agency/Group/Organization</b>	BEND CHURCH
	<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 - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bend Church was consulted in tandem with their CDBG award, providing shelter related items to their clients in the Open Door Program. Consultation focused on homeless housing needs.
9	<b>Agency/Group/Organization</b>	FAIR HOUSING COUNCIL OF OREGON
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fair Housing Council of Oregon was consulted for assistance with Fair Housing Issues. Central Oregon does not have a local agency that is fully dedicated to Fair Housing issues. Fair Housing Council will be invited to provide education with any available administration resources.
10	<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>	Homelessness Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Deschutes County Health Services staff confirmed that lead poisoning was not a public health hazard within Deschutes County.
11	<b>Agency/Group/Organization</b>	FAMILY KITCHEN
	<b>Agency/Group/Organization Type</b>	Services-oHmeless Meal Provider
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Bend consults with Family Kitchen because it provides meals to our most vulnerable community members experiencing homelessness or at risk of homelessness.
12	<b>Agency/Group/Organization</b>	HAYDEN HOMES
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bend consults with Hayden Homes regarding barriers to development of affordable home ownership and affordable rental housing. Bend has worked with Hayden Homes the past year on a master plan and City annexation of a property which will provide 108 units of affordable rental housing and home ownership opportunities mixed with market rate housing.
13	<b>Agency/Group/Organization</b>	J BAR J YOUTH SERVICES, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Living Options for Teens (LOFT), a program of J Bar J's Cascade Youth and Family Center, was consulted as the organization is the primary provider of services for youth experiencing homelessness.
14	<b>Agency/Group/Organization</b>	KOR COMMUNITY LAND TRUST (DBA ROOTEDHOMES)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Bend consulted with RootedHomes on increasing dedicated land for affordable housing in a community land trust model. This partnership increased homeownership opportunities for low- and moderate-income Bend households. Bend expects the to maintain a relationship with KOR for future funding partnerships.
15	<b>Agency/Group/Organization</b>	LEGAL AID SERVICES OF OREGON
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Bend has provided funding to and consulted with Legal Aid Services of Central Oregon (LASO) on issues related to homelessness and fair housing in the past. The City will continue to consult with LASO regarding fair housing and best practice recommendations for homeless policies.
16	<b>Agency/Group/Organization</b>	NEIGHBORIMPACT
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless Services-Education Services-Employment Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>NeighborImpact, the regional Community Action Agency, was consulted throughout the creation of this plan, both through written requests, through interviews with key staff (Director of Housing Stabilization, the HomeSource Director, and the Deputy Executive Director of Programs) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically about homeownership, homebuyer counseling and homeless services including shelter operations, rent assistance and food bank services. Additionally, the City provides ARPA funding for data management and operations of the Stepping Stone shelter.</p>
17	<p><b>Agency/Group/Organization</b></p>	<p>HOMELESS LEADERSHIP COALITION</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Continuum of Care</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy</p>

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Homeless Leadership Coalition (HLC) is the HUD-designated Continuum of Care serving Deschutes, Jefferson, and Crook counties and the Confederated Tribes of Warm Springs. The HLC is a coalition of stakeholders in housing- and homelessness-related work, including but not limited to nonprofit service providers, religious organizations, local government and law enforcement agencies, healthcare providers, public housing agencies, businesses, and affordable housing developers. The HLC mission is to prevent homelessness where possible or, if it cannot be prevented, work to ensure it is rare, brief, and non-recurring. The HLC is currently updating their strategic plan to identify opportunities for collaboration and coordination of services and efforts to serve people experiencing houselessness and address the housing affordability and availability crisis. The City of Bend is a member of the HLC and holds two board seats, one for law enforcement and one for elected officials.
18	<b>Agency/Group/Organization</b>	REACH
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	REACH supports individuals towards stability and independence through mobile case management, outreach, and Safe Parking. The City provides local and ARPA funds to REACH for Safe Parking operations and outreach.
19	<b>Agency/Group/Organization</b>	SAVING GRACE IMAGINE LIFE WITHOUT VIOLENCE
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Saving Grace was consulted regarding housing and services for survivors of intimate partner violence and/or sexual assault. Saving Grace, the only D.V. and S.A. service and shelter provider in Central Oregon, provides instrumental input in determining needs for survivors. The ongoing CDBG and ARPA funding provides many opportunities with Saving Grace to consult and determine needs and assistance for their programs.
20	<b>Agency/Group/Organization</b>	SHEPHERD’S HOUSE MINISTRIES
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bend has monthly meetings with Shepherd’s House Ministries as the operator of The Lighthouse Navigation Center, the only low-barrier walk up shelter with supportive services, the Franklin Avenue Shelter, focusing on families with minor children and medically vulnerable households, and outreach. SH also operates multiple sober living programs and the mobile shower truck. SH continues to be under contract with the City for services and has a contract with City funds attached.
21	<b>Agency/Group/Organization</b>	ST. VINCENT DE PAUL SOCIETY OF BEND
	<b>Agency/Group/Organization Type</b>	Food Bank Homeless Needs Assessment Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	St. Vincent de Paul provides food, shelter, energy/propane, and basic needs assistance to low-income and homeless populations. Consultations with our food banks and shelter service providers, including St. Vincent de Paul Society of Bend allow the City to understand the greater needs of our community members and understand their access to basic needs.
22	<b>Agency/Group/Organization</b>	THRIVE CENTRAL OREGON
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Thrive Central Oregon provides social work services throughout the tri-county region. The City provides CDBG and ARPA funding to Thrive for homeless prevention, move-in assistance, and case management. City staff consulted with the Executive Director and key program staff throughout the year on trends and barriers for the community members served.
23	<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

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Volunteers in Medicine was consulted regarding health care services that they provide for low-income Bend residents. With the implementation of the Affordable Care Act, Volunteers in Medicine coordinates with both the City and the County regarding the gap of individuals and families who still cannot get coverage or afford the necessary insurance.
24	<b>Agency/Group/Organization</b>	MOUNTAIN VIEW COMMUNITY DEVELOPMENT
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mountain View Community Development provides high-barrier Safe Parking, with requirements for sobriety and case management participation, to support households in transitioning to more stable, permanent living situations. The City provides local and ARPA funding for this program and meets with MVCD monthly to discuss program needs.
25	<b>Agency/Group/Organization</b>	CENTRAL OREGON VILLAGES
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Oregon Villages operates two emergency shelter programs, two Safe Parking sites, and outreach services. All sheltering sites are high-barrier with requirements for sobriety and engagement in case management. All programs are focused on transitioning households to more permanent housing situations. The City provides ARPA funding for these programs and meets with COV twice monthly.
26	<b>Agency/Group/Organization</b>	MOSAIC COMMUNITY HEALTH
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mosaic Community Health provides mobile medical care to individuals experiencing sheltered and unsheltered homelessness, filling a gap in the homeless response system in Central Oregon. The City provides ARPA for outreach and case management to unsheltered households. Ensuring medical stability is essential for supporting transitions to stable housing. The City of Bend meets with Mosaic frequently and will continue to consult with the organization to discuss organization needs.
27	<b>Agency/Group/Organization</b>	COMPANION ANIMAL MEDICAL PROJECT
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<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 Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Companion Animal Medical Project (CAMP) provides veterinary care and outreach services for homeless populations, filling a gap in services regionally. The City provides ARPA and regional funds for this program and meets with the organization frequently. The City will continue to consult with CAMP to address unmet needs in Central Oregon’s homeless response system.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting:** The City will continue to maintain contact with partners and build relationships with organizations as they are identified. No agencies were intentionally left out of the planning process. Through staff’s involvement with multiple groups, including the HLC, Multiagency Action Coalition, Regional Housing Council, and Coordinated Houseless Response Office, all organizations were provided an opportunity to engage and contribute in the planning process.

**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	Central Oregon Intergovernmental Council	The City of Bend Consolidated Plan was coordinated with the annual Continuum of Care. The City coordinates closely with the Homeless Leadership Coalition, including holding two board seats, COIC (the COC fiscal agency), and NeighborImpact (the HMIS administrator). The Continuum of Care is currently updating the strategic plan. Through the HLC board, CHRO, and RHC, the City has been an active participant in this planning process.
Multi-Agency Coordination Group (MAC)	Central Oregon Intergovernmental Agency	The City is a voting member of the MAC group and staff is on the Executive Team which allocates Executive Order 23-02 (Declaring State of Emergency Due to Homelessness) and other funds to address homelessness in Central Oregon. COIC/MAC is also the Regional Coordinator for shelter funding.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Regional Housing Council (RHC)	Central Oregon Intergovernmental Council	The RHC focuses on shared needs, coordinated approaches, and provides unified feedback to State agencies. The regional nature of the RHC also permits an economies of scale model to increase the capacity and efficiencies of smaller communities.
Coordinated Houseless Response Office (CHRO)	Central Oregon Intergovernmental Council	The CHRO, formed through Oregon [enter bill] [year], consists of elected officials from government agencies in Deschutes County. The City is represented on this board and was involved in the development of the CHRO strategic plan.
Sustainable Shelter Workgroup	Governor Tina Kotek and Representative Marsh, the Chair of House Committee on Housing and Homelessness	The Sustainable Shelter Workgroup’s goal was to define and implement a coherent, effective, and sustainable structure that will support the existing shelter system over the long term. The funding model will go into effect in spring 2026

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

**Narrative (optional):**

**AP-12 Participation – 91.105, 91.200(c)**

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/ broad community	applicants applied for funding through this process. Funding applications were available online in English, Spanish, and French.	None received.	None to address.	<a href="http://www.bendoregon.gov/affordablehousing">www.bendoregon.gov/affordablehousing</a>
2	Public Meeting	Non-targeted/ broad community	One CDBG funding applicant appeared at the December Affordable Housing Advisory Committee meeting when their application was discussed.	None received.	None to address.	<a href="http://www.bendoregon.gov/government/committees/affordable-housing-advisory-committee">www.bendoregon.gov/government/committees/affordable-housing-advisory-committee</a>

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	Public Meeting	Non-targeted/ Broad community	-CDBG funding applicants appeared at the January Affordable Housing Advisory Committee Meeting when their applications were discussed.	None received.	None to address.	<a href="http://www.bendoregon.gov/government/committees/affordable-housing-advisory-committee">www.bendoregon.gov/government/committees/affordable-housing-advisory-committee</a>
4	Public Meeting	Non-targeted/ Broad community	Affordable Housing Advisory Committee members participated in the public hearing on the DRAFT 2026 Annual Action Plan.	None received.	None to address.	<a href="http://www.bendoregon.gov/government/committees/affordable-housing-advisory-committee">www.bendoregon.gov/government/committees/affordable-housing-advisory-committee</a>
5	Public Meeting	Non-targeted/ broad community	City Council reviewed the 2026 Annual Action Plan.	None received.	None to address.	<a href="http://www.bendoregon.gov/councilagenda">www.bendoregon.gov/councilagenda</a>
6	Newspaper Ad	Non-targeted/ broad community	None to address.	None received.	None to address.	<a href="https://www.bendbulletin.com/">https://www.bendbulletin.com/</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction:

The City of Bend expects to receive \$603,058 in CDBG entitlement funds. Outside CDBG, the City will receive \$1,000,000 in local Affordable Housing Funds which in many cases are utilized in conjunction with CDBG funds. Funds are obligated and spent per the priorities in our Consolidated Plan.

Funding levels shown in this draft Annual Action Plan are estimated amounts. To date, HUD's appropriations bill is pending. When the actual allocation amounts are known, the proposed activity budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

**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	603,058	35,000	30,830	668,888	1,000,174	CDBG Program income is based on an estimate of amortized loans and deferred payment loans that might be satisfied.

**Table 5 - Expected Resources – Priority Table**

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

Historically, CDBG funds have been leveraged extensively with outside funding, either private equity or other grant sources. This year's leverage ratio is approximately 12:1. The amount of CDBG funds is small compared to a large need in a growing community. It is very rare that CDBG funds are the sole source of funding on any project. With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. The City releases its Request for Proposals (RFP) for local Affordable Housing Fee funds (typically \$1 million annually) and Commercial and Industrial Construction Tax (CICT) to coincide with CDBG RFPs. This allows both applicants and staff to stack/braid available dollars, along with any federal or state funds that a recipient may be receiving into complete projects. Matching requirements are a HOME regulation and not required for cities that just receive CDBG. Relying upon Federal or State funding is not a feasible option to address Bend's affordable housing needs. Priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding is allocated to larger urban areas such as the Portland Metro region and in the Willamette Valley. Bend's local Affordable Housing Fund is a necessity to overcome the lack of support that Bend receives from Federal and State resources.

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

The City has sold approximately 10 acres of surplus land at cost for the development of 130 units, and two parcels were sold for affordable housing development in 2024. The City and Deschutes County have dedicated one small parcel of land each for Safe Parking. The City has identified limited capacity to surplus workable properties and provide them for affordable housing development. The City will continue working towards additional properties to surplus for affordable housing development.

**Discussion:**

The City, because of the formulas utilized for entitlement funding, receives a relatively small amount of CDBG funds compared to population, housing costs, vacancy rate and need. In order to make up for that lack of support the City combines local funding along with local donated land, exemptions of Systems Development Charges (referred to as Impact Fees in other regions of the country) and any other grants they can find to assist in packaging finance and development projects to create more affordable units.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information:

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Support to Necessary Public Services	2023	2027	Homeless Non-Homeless Special Needs Non-Housing Community Development		Provide Support to Necessary Public Services	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 540 Persons Assisted
3	Infrastructure Improvements	2023	2027	Affordable Housing		Infrastructure	CDBG: \$137,000	Infrastructure funds for 2 sidewalks for connectivity in low-income neighborhoods
4	Homeownership	2023	2027	Affordable Housing		Homebuyer assistance	\$250,000	Five households will receive homebuyer assistance.

Table 6 – Goals Summary

#### Goal Descriptions:

2	<b>Goal Name</b>	Provide Support to Necessary Public Services
	<b>Goal Description</b>	Funding to support the operations of local food banks, community kitchens, and food pantries.
3	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Infrastructure funds for sidewalk connectivity in low- income neighborhoods and outside nursing homes
	<b>Goal Name</b>	Homeownership

<b>Goal Description</b>	Homebuyer assistance funds for low-to-moderate income homebuyers
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# Projects

## AP-35 Projects – 91.220(d)

### Introduction:

The following describes the program activities that will be undertaken with the City of Bends 2026 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the 2023-2027 Consolidated Plan. Bends CDBG program administration will bring fair housing awareness when participating in development of City policies and ensure funded projects conduct their programs in furtherance of fair housing.

### Projects:

#	Project Name
1	Infrastructure
2	Public Services
3	Homebuyer Assistance
5	2025-2026 CDBG Program Administration

Table 7 - Project Information

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

The City’s Affordable Housing Advisory Committee reviews application and makes funding recommendations to City Council based on the proposed projects, applicant readiness to complete the work, and applicant ability to meet program criteria.

## AP-38 Project Summary

### Project Summary Information:

1	<b>Project Name</b>	Infrastructure
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$127,000.00
	<b>Description</b>	Certain affordable housing developments currently have no sidewalks or no paved roads, which can require residents to either travel exclusively by car, risk walking in the road, or take lengthy detours to paved sidewalks. Some of the units near the sidewalk projects are reserved for people with high physical needs, which makes walking or rolling in the road dangerous. By developing sidewalks in areas without them and improving sidewalks in disrepair, the City will enhance pedestrian connectivity in low-income communities and provide a safer, more reliable way for residents to traverse the community.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There will be a total of two infrastructure improvements with this activity.
	<b>Location Description</b>	709 NW Wall St., Bend, Oregon 97709
	<b>Planned Activities</b>	Funding will be used to complete five gaps in the sidewalk network and road infrastructure immediately adjacent to low-income housing developments within the City of Bend. This funding recommendation and award includes contingency to receive additional funds based on program income that is received within the previous program year.
2	<b>Project Name</b>	Public Services
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Provide Support to Necessary Public Services
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	Funds will be utilized for costs associated with the operation of food banks, community kitchens, and food pantries, such as staff costs, supplies, utilities, maintenance, and insurance
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An area benefit of up to 1,000 persons.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The provision of food to low-to-moderate income persons. This funding recommendation and award includes contingency to receive additional funds based on program income that is received within the previous program year, calculated as not to exceed the public services cap.
<b>3</b>	<b>Project Name</b>	Homebuyer Assistance
	<b>Goals Supported</b>	Affordable homeownership
	<b>Needs Addressed</b>	Affordable Homeownership
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	This project will provide homebuyer assistance funds to low-to-moderate income households.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated five households will be served through this project.
	<b>Location Description</b>	
	<b>Planned Activities</b>	A maximum of \$50,000 of homebuyer assistance funds will be provided to qualified low-to-moderate income homebuyers in the form of a repayable loan.
<b>4</b>	<b>Project Name</b>	2026-2027 CDBG Program Administration
	<b>Goals Supported</b>	Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Infrastructure Improvements
	<b>Needs Addressed</b>	Provide Support to Necessary Public Services Assist Homeless with Shelter and Services Infrastructure Improvements
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	Administration of CDBG program for the City of Bend.
	<b>Target Date</b>	6/30/2027

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
<b>Location Description</b>	709 NW Wall St., Bend, Oregon 97709
<b>Planned Activities</b>	Administration of CDBG program for the City of Bend. This funding recommendation and award includes contingency to receive additional funds based on program income that is received within the previous program year.

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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:**

Affordable Housing Fund development will be disbursed throughout Bend, including in Central, East, and Southwest Bend. Homeownership financial assistance will occur in Central Bend utilizing Community Development Block grant funds from the 2024-2025 program year. There are no concentrated areas of racial, ethnic, or poverty populations in Bend.

### **Geographic Distribution**

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

**Table 8 - Geographic Distribution**

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

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

### **Discussion:**

CDBG Public Service funds serve all geographic areas of Bend. The City of Bend strives to fund projects that span the city's geography while keeping in mind the most leverage potential with limited funding.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

**Introduction:**

Utilizing CDBG to leverage against other funds is the only way the City can get any new units on the ground that meet this category. However, many more units are constructed in Bend that are outside the scope of CDBG, approximately 100 per year. This year the number will be closer to forty-five new affordable rental units that did not utilize any Community Planning and Development (CPD) funds.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

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

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

**Discussion:**

This does not include households receiving public services nor does it include an estimated forty-five units being developed utilizing local funds.

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

### **Introduction:**

Although federal, state, or local funding subsidizes affordable housing located in Central Oregon, there is no public housing within the City of Bend. The City of Bend has a long and productive partnership with the local housing authority, Central Oregon Regional Housing Authority dba Housing Works. The City has partnered with Housing Works on hundreds of units over the years, with such assistance as land donation (or land lease with minimal, \$1 per year, payments) and direct financing through both CDBG and Affordable Housing Funds. The City also consults on a regular basis with Housing Works staff on potential projects and policies to increase and enhance the number of affordable housing units in Bend. A Housing Works staff member also sits on the City's Affordable Housing Advisory Committee.

### **Actions planned during the next year to address the needs to public housing:**

There is no public housing within the City of Bend. The City works with the Central Oregon Regional Housing Authority, dba Housing Works, to identify ways in which the City can assist with affordable housing development, upgrades, and activities. Currently, residents of Housing Works properties take part in voluntary activities toward establishing self-resilience as well as holding a position on Housing Works governing board.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership:**

Residents of Housing Works, the Central Oregon Regional Housing Authority, properties are encouraged to take part in voluntary activities toward establishing self-resilience and participate through resident representation on the Housing Works governing board and through resident meetings. Additionally, Housing Works operates a tutor homes program, which provides an opportunity for low- and moderate-income households become more self-sufficient and obtain home ownership.

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

The PHA is not designated as troubled.

### **Discussion:**

Housing Works is a viable, competent, and valued partner of the City of Bend in addressing the needs of community through affordable housing. In addition to the numerous projects done over the years with Housing Works, the City fully expects to continue this collaboration in the future. Housing Works will be an integral partner in addressing the ongoing rental housing crisis. They are the most experienced and successful developer of large-scale affordable housing projects in the region and are the owners of the

largest portfolio of affordable housing in the eastern part of the state.

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

### **Introduction:**

There is a wide network of social service providers in Bend that provide valuable services to help prevent and/or assist persons to move out of homelessness. Some of providers focus on a particular type of service (e.g. health care, transportation) while others focus on a particular population (e.g. victims of domestic violence, seniors, or veterans). All providers and programs are dedicated to moving households into more permanent housing, increasing self-sufficiency, and limiting returns to homelessness. The City works with all providers, either directly with financial assistance, or in partnership with other entities. Examples of these providers are Shepherd's House Ministries, NeighborImpact, Central Oregon Villages, REACH, Mountain View Community Development, FUSE Housing Collaborative, Companion Animal Medical Project, Mosaic Community Health, Saving Grace, Thrive Central Oregon, J Bar J Youth Services, Bethlehem Inn, Central Oregon Veteran and Community Outreach, various health care providers, and other contributors in addressing persons experiencing homelessness and with special needs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs:**

This program year the City of Bend continued funding four shelters, Safe Parking, outreach programs, and housing-focused case management, and utilizing CDBG to support three projects that address the needs of houseless individuals, particularly those that are unsheltered. Specifically, the City is funding case management personnel for Bend's only shelter for domestic violence survivors, Saving Grace. Support services for houseless persons is funded through Thrive Central Oregon.

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

The projects above provide ancillary housing services. In its biennial goals, the City Council adopted a goal of optimizing the housing continuum, with an action to seek sustainable funding for shelter operations to maintain 505 existing level of shelter beds. Bend directly supports five shelters, two former motels for non-congregate shelter, two shelters comprised of small, individual sleeping units, and the Lighthouse Navigation Center, the City's only low barrier walk up resource, with day services and congregate overnight shelter. Additionally, the City significantly increased Safe Parking capacity and continues to fund operations of all fifty-one spaces. Resources available through the State and Local Fiscal Recovery Fund of the American Rescue Plan Act, House Bill 2006 (2021) (and Oregon Housing and Community Services, enable the Lighthouse Navigation Center to operate as a services hub with 33 local partner agencies and organizations. All of the City-supported shelters offer robust housing-centered case management and addiction recovery services.

Council adopted additional shelter City Code changes to make citing shelters and SafeParking easier in

the future. Council adopted a Camping Code which will give greater clarity to Bend's community members regarding where, when, and how camping can occur in Bend's public rights of way.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again:**

Housing-centered case management at shelters within the City of Bend, including Bethlehem Inn, Central Oregon Villages, Franklin Avenue Shelter, LOFT, Grandma's House, the Lighthouse Navigation Center, and Stepping Stone, provides homeless individuals and families with assistance, services, and education necessary to transition to permanent housing and maintain housing stability. The City supports both sober-living or high barrier and low barrier shelters. Service providers are required to submit monthly reporting metrics to update the community and each other on transitions to more permanent housing. Affordable Housing Funds supported the construction of thirty-three Permanent Supportive Housing units for chronically homeless households at the Cleveland Commons and City of Bend staff often consults with partner agencies operating the program

**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:**

City funding supplements federal funds in providing case management and outreach to low income households at risk for homelessness, the provision of shelter-related supplies, and rent assistance to maintain housing. In 2025, eleven organizations received over \$3.3 million in ARPA, State of Oregon, and Deschutes County funding administered by the City of Bend to expand houseless services, including housing-focused case management, outreach, eviction prevention and rehousing assistance, and shelter services. This includes NeighborImpact, Central Oregon Villages, Mountain View Community Development, Shepherd's House Ministries, Thrive Central Oregon, Saving Grace, FUSE, REACH, Home More Network, Companion Animal Medical Project, and Mosaic Community Health. In addition, five organizations received over \$350,000 in Commercial and Industrial Construction Tax (CICT) funds to provide shelter-related supports, case management, and rental assistance. This includes awards to Bend Church, Bethlehem Inn, Thrive Central Oregon, J Bar J Youth Services, and Home More Network.

#### **Discussion:**

The City of Bend maintains a data-centered dashboard and webpage to facilitate transparency and to

offer resources to the community [www.bendoregon.gov/houselessness](http://www.bendoregon.gov/houselessness).

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

### **Introduction:**

The lack of buildable land, rising material costs and the resulting high home and rental prices have created a critical housing crisis in Bend. While the City has expanded the Urban Growth Boundary in 2016, and again in 2023 for a piece of state-owned land at the direction from the Oregon legislature, preparing land for development in the annexation process requires significant investment in public infrastructure to service (not including private infrastructure), which delays land being available for development. In addition, rental and home ownership prices have significantly outpaced wage growth.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.**

A strained housing market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would increase housing supply. In 2019, state legislation (HB 2001) enabled the City to update codes for increased housing density in single-family housing zones. On July 22, 2021, City staff presented to Council and the community the affirmatively furthering fair housing basis for the code changes (See the City staff presentation at <https://youtu.be/h4dC1NAldzY>). Council adopted the City codes changes for more middle housing in single-family zoned areas, such as duplexes, triplexes, quadplexes, townhomes, and cottage clusters.

April 2021 Council changes to City Code made safe spaces for persons experiencing homelessness to park, known as ‘Safe Parking’, and made it easier for providers to develop shelters for houseless community members. These City Code changes will remain in place after temporary state legislation expires.

Council adopted property tax exemptions for non-profit affordable housing developments and mixed-use developments which would provide more affordable housing. Following several large projects seeking the City’s property tax exemption for mixed-use developments, the City paused accepting applications to address desired outcomes for projects supported through property tax exemptions or rebates. The City’s urban renewal agency, the Bend Urban Renewal Agency, adopted a policy to use tax increment financing to support housing developments that provide a minimum of 15% of units for rent for households earning up to 90% area median income, and five developments are seeking to use this program to create several hundred units in mixed-income developments throughout the City. Central Oregon Veteran and Community Outreached received the first non-profit tax exemption for its existing affordable housing developments. These are just some of the affordable housing developer incentives

expected to increase affordable housing in the upcoming program year.

**Discussion:**

The City has completed two UGB expansions, however, there is still land waiting to be annexed into the City. The parcels which have been annexed and are expected to provide approximately 1000 new units in the next 5 years. Additional lands are anticipated to have infrastructure service and be ready for housing development approximately one to two years from now at the earliest.

Since 2015, Bend has worked toward the ability to build higher density housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs) in single-unit residential zones. A strained housing market throughout Oregon intensified during the pandemic and the City continued pursuit of code changes that would provide greater upzoning opportunities. In 2019, state legislation (HB 2001) accompanied the City's efforts for additional municipal code updates and allowed greater housing density in single-unit housing zones. City staff presented to Council and the community the affirmatively furthering fair housing basis for the additional code changes (See the City staff presentation at <https://youtu.be/h4dC1NAldzY>). Council adopted the City codes changes for more middle housing in single-family zoned areas. Adding these types of homes helps meet the housing needs of many younger people, older people, and people who can't afford a large, detached house of their own. Production is expected to continue to increase as Bend developers transition to building these types of units.

Council changes to City Code made safe spaces for persons experiencing homelessness to park and made it easier for providers to develop shelters for houseless community members. City staff have streamlined applications for safe parking programs, temporary managed outdoor shelters, emergency shelters, and transitional housing.

Council continues to explore property tax exemption incentives to increase affordable housing throughout Bend including Tax Increment Financing through the City's urban renewal agency.

Housing staff regularly work with all other City departments and the County to streamline affordable housing developments throughout Bend, so that all Bend community members can find housing in the neighborhood of their choice.

Finally, the Council goal work includes strategies to optimize the housing continuum, including exploring code and policy options to streamline housing development processes for greater affordable and middle-income housing options. Council goal setting for the next biennium is in progress.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

City of Bend addresses the Community Development and Housing needs of Bend through local funding and will do so for the foreseeable future. The use of CDBG funds is severely limited which has forced the City to be both creative and diligent in supporting the Consolidated Plan.

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

Generally, the obstacles to meeting underserved needs are the lack of funding and the lack of information regarding available resources. Individual City departments actively monitor and pursue funding opportunities for a broad range of project areas, including housing and community development. During the program year, the City will lead in continuing to seek ways to expand and refine how those whose needs are underserved are informed about the financial and informational resources available to them in the community. Primary examples are the following:

- Coordination with Oregon Housing and Community Services (OHCS) and the Central Oregon Intergovernmental Council (COIC) on funding for shelter operations in Bend
- The on-going CDBG and Affordable Housing Funds projects.

Access to broadband internet increasingly impacts communities economic and community development. As mentioned in section MA-60, of this document, 92 percent of Bend's households subscribe to broadband. Bend's households with higher incomes are more likely to have broadband with an internet subscription. All households with children enrolled in Bend La Pine Schools receive an iPad and, if needed, a mobile internet hotspot. The local Connect2Compete program provides a broadband internet subscription for \$9.95 a month to households with children enrolled in K through 12. Through the Lifeline program, Oregon's Public Utility Commission offers income-qualified households with a monthly discount (up to \$15.25) on a phone or broadband (up to \$19.25). The Deschutes Public Library makes available computers with internet during its hours of operation and 50 mobile hotspots for check-out up to 3 weeks at a time.

Extreme weather instances in the region the past three years also taught valuable lessons. Partnerships between homeless service providers and the City enabled expanding places to sleep and hours of operation at emergency shelters for persons experiencing homelessness to escape winter cold or summer smoke and heat. In the Summer, the City of Bend funded hygiene and cooling stations with water to identified areas where community members were living outdoors.

### **Actions planned to foster and maintain affordable housing:**

The City of Bend actively pursues policies and actions that enhance the supply of Affordable Housing in Bend. The most important of which is the implementation and management of a local Affordable Housing Fund, until recently the only of its kind in Oregon, that by far dwarfs whatever funds the City

receives from Federal or State sources.

In addition, the City provides expedited permitting and exempts System Development Charges (SDC) for affordable housing. After the success of the City's deferral and loan program to facilitate affordable developments, Council adopted a blanket exemption of SDCs for affordable housing developments in 2017. In April of 2024, Bend updated its SDC methodology and included an exemption of SDCs for affordable housing development and homeless shelter developments. The City of Bend has a robust Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered, in addition to expedited processing and SDC fee exemptions, include a density bonus, cottage code, and surplus land awards.

To assist developers of affordable housing, the City of Bend adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to sixty percent of Area Median Income. The exemptions are provided for twenty years, after Council approval. Recently the City implemented a tax exemption for non-profits providing affordable housing. As it relates to fostering affordable housing through homeownership, the City supports multiple organizations with land acquisitions, site planning, and down payment assistance.

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

The City continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects as needed. Additionally, the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City is able to provide both Risk Assessment assistance and consultation regarding hazard abatement and project management.

**Actions planned to reduce the number of poverty-level families:**

The City actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that promote self-reliance, as well as job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. In 2025, the Lighthouse Navigation Center, Franklin Ave Shelter, Stepping Stone, Central Oregon Villages, REACH, Mountain View Community Development Bethlehem Inn, Cleveland Commons, the LOFT, and Grandma's House will provide coordinated services directed at moving individuals and families into permanent housing and stabilization.

**Actions planned to develop institutional structure:**

The City will continue offering technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant agreements, encouraging strategic plan development, providing staff training assistance, and fulfilling the City Risk Assessment and Monitoring Plan. The Risk Assessment and Monitoring Plan outlines procedures the City

will use to determine an organizations capacity to undertake a CDBG funded project. Project requirements for both City staff and the organization are monitored and clearly outlined within this Plan. The results of the risk assessment will assist the organization in identifying ways to improve its capacity, efficiency, and service area analysis (markets), and to improve project performance. Many of the actions identified in this Action Plan will improve institutional structure by enhancing coordination with housing developers and service providers in the community, thereby improving the capacity of the City and collaborating organizations to meet the community needs.

**Actions planned to enhance coordination between public and private housing and social service agencies:**

The City recognizes the importance of coordination and has taken an active leadership in the County and across the state to enhance coordination between public and private housing and social service agencies. With Coordinated Houseless Response Office and the Homeless Leadership Coalition, the City will further coordinate with local housing and social service providers in the identification, documentation, and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The Housing Division Manager serves as a point of contact and to coordinate the City's role in addressing housing and community development needs. The Affordable Housing Advisory Committee reviews all CDBG applications. The Committee, which is composed of housing developers, social service professionals, affordable housing tenants, realtors, lenders, and individuals with experience in addressing housing and community development issues, provides valuable expertise to City staff and the City Council and will serve to enhance the coordination of service delivery in the broader community.

**Discussion:**

It is difficult, if not impossible, to address and alleviate all underserved needs in the community. Bend, in cooperation with numerous partners, attempts to do so on a consistent basis. While unlimited funding would make this an easier prospect, the City of Bend does a very good job 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 ninety percent of its funding timely assists low- and moderate-income individuals within the community. The needs of the community are great, and this program helps the most disadvantaged.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1):

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- |   |          |
|---|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed   | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantees strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements   | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan  | 0        |
| 5. The amount of income from float-funded activities  | 0        |
| <b>Total Program Income:</b>  | <b>0</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% |

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