

April 20, 2026

2026 Affordable Housing Fund Pre-application webinar

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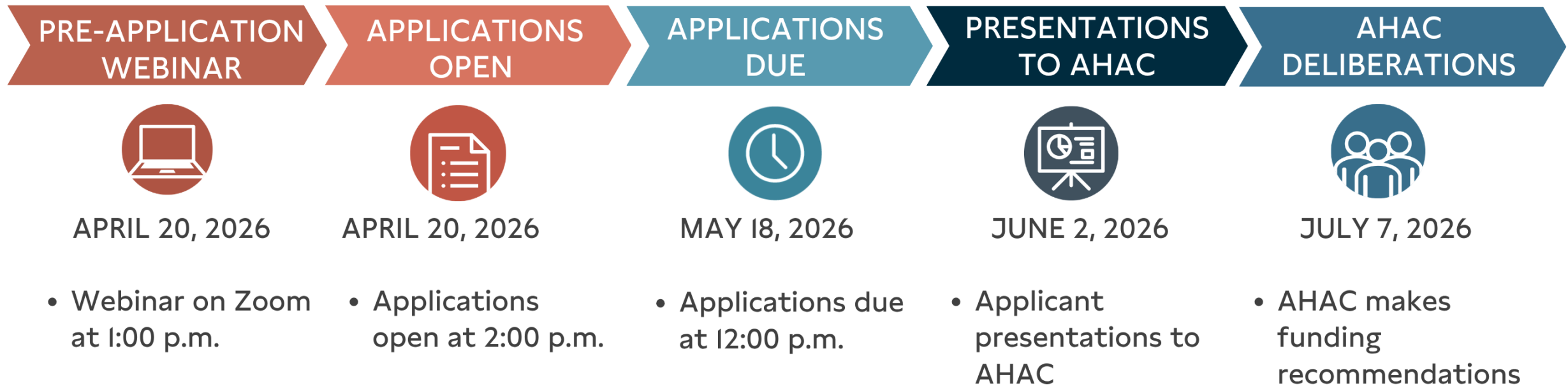


Program Overview



2026 Program Funding Schedule

AHF AFFORDABLE HOUSING DEVELOPMENT



Affordable Housing in Bend

- City of Bend’s Comprehensive Plan, Housing Chapter, Section 5-20 defines affordable housing for purposes of City policy or code.
- “A primary indicator of affordability is whether a household is paying more than 30% of its income, including utilities, rent, mortgage payments, interest and insurance, and is therefore experiencing housing “cost burden” under federal housing guidelines.”
- HUD income limits are annually updated

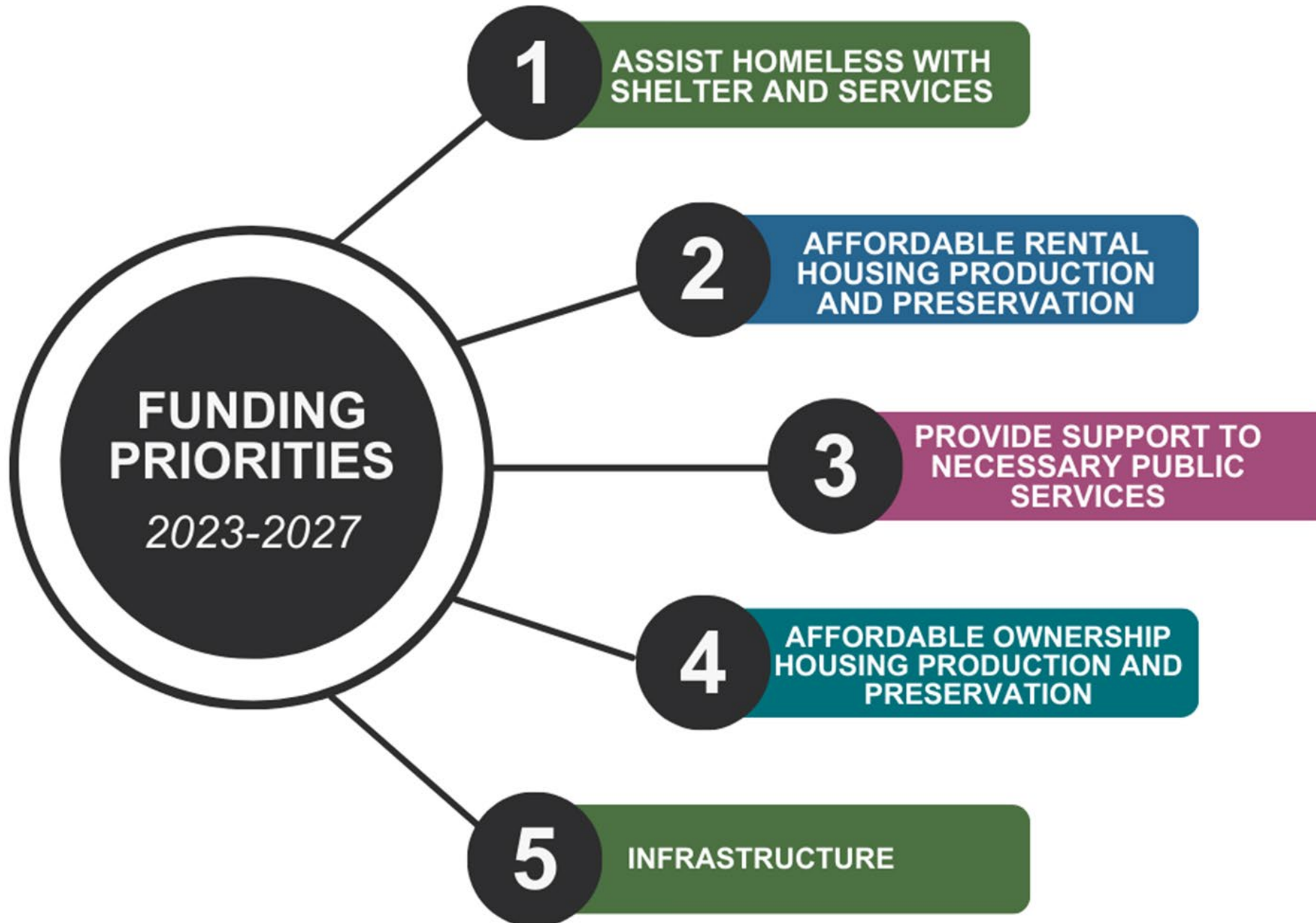
HUD Income limits are effective July 1, 2025.

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$80,000	\$91,400	\$102,850	\$114,300	\$123,400	\$132,550	\$141,700	\$150,850
Moderate Income (80% AMI)	\$64,050	\$73,200	\$82,350	\$91,450	\$98,800	\$106,100	\$113,400	\$120,750
(60% AMI)	\$48,000	\$54,850	\$61,700	\$68,550	\$74,050	\$79,550	\$85,000	\$90,500
Low Income (50% AMI)	\$40,000	\$45,750	\$51,400	\$57,150	\$61,750	\$66,300	\$70,900	\$75,450
Extremely Low Income (30%)	\$24,050	\$27,450	\$30,900	\$34,300	\$37,050	\$39,800	\$42,550	\$45,300

Affordable Housing Tools

- Policy and code updates
- Expedited review and permitting
- System Development Charge (SDC) exemptions
- City code incentives
- Surplus land
- Property tax exemption
- State and federal funding
- City funding





Affordable Housing Development Funding Types

CDBG

PRO

AHF

CICT

Eligibility



Eligible Applicants

- Eligible applicants are public or private nonprofit agencies, authorities, or organizations, or for-profit entities authorized under 24 CFR [§ 570.201\(o\)](#), including Certified Community Housing Development Organizations (CHDOs), government housing providers, and qualified 501(c)(3) organizations.
- Any 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.

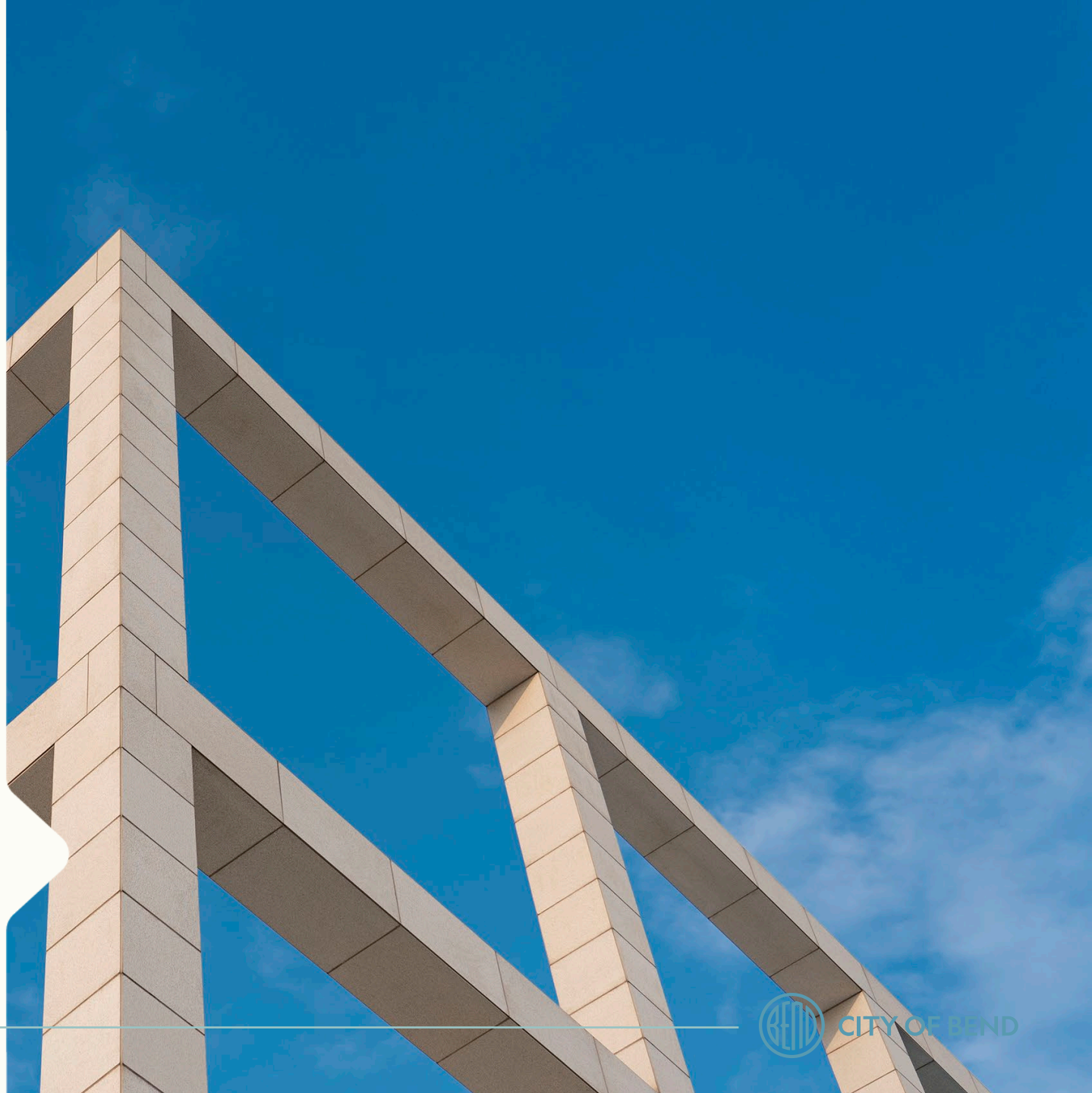


Eligible Proposals

- Proposals must be for land acquisition for affordable housing development, construction of affordable housing, or homebuyer assistance
- Must benefit low- and moderate-income persons for households at or below 100% of Area Median Income (AMI).



Program Requirements



Project Records

- Financial
- Progress reports
- Final report, including leverage information
- Records maintained for four (4) years after final payment and all other pending matters are closed.



Program Management - Standards

- Internal Controls
- Accounting Records - All accounting records must be supported by source documentation
- Allowable Costs
- Loan Servicing



Program Management – Internal controls

- Organizational chart, definition of duties
- System of authorization and supervision
- Adequate separation of duties
- Hiring and compensation policies to ensure that staff qualifications are commensurate with job responsibilities
- Secure storage of accounting records in limited access areas
- Periodic review of financial records to actual assets and liabilities (reconciliation)
- A policy for personally identifiable information and how you protect it



Program Management - Accounting standards

- Chart of accounts
- Cash receipts journal
- Cash disbursements journal
- Payroll journal
- General ledger
- Capacity requirement



Program Management - Allowable Costs

- Authorized by the City of Bend
- Consistently treated expenditure
- Cost is net of all applicable credits – cannot make a profit from costs charged to the City
- Not prohibited under federal, state, or local laws or regulations



Program Management - Ineligible Costs

- Buildings used for the general conduct of government, general government expenses
- Purchase of construction equipment, personal property, furnishings, fixtures, or motor vehicles
- Operating and maintenance expenses
- Income payments or the purchase of gift cards
- Cash payments / grants to individuals
- Car-related expenses, including gas cards, gas vouchers, car repairs
- Political activities



Program Management - Monitoring

The City of Bend will make site visits and review program files as necessary to fulfill that all funds under its oversight are used in accordance with all program requirements.

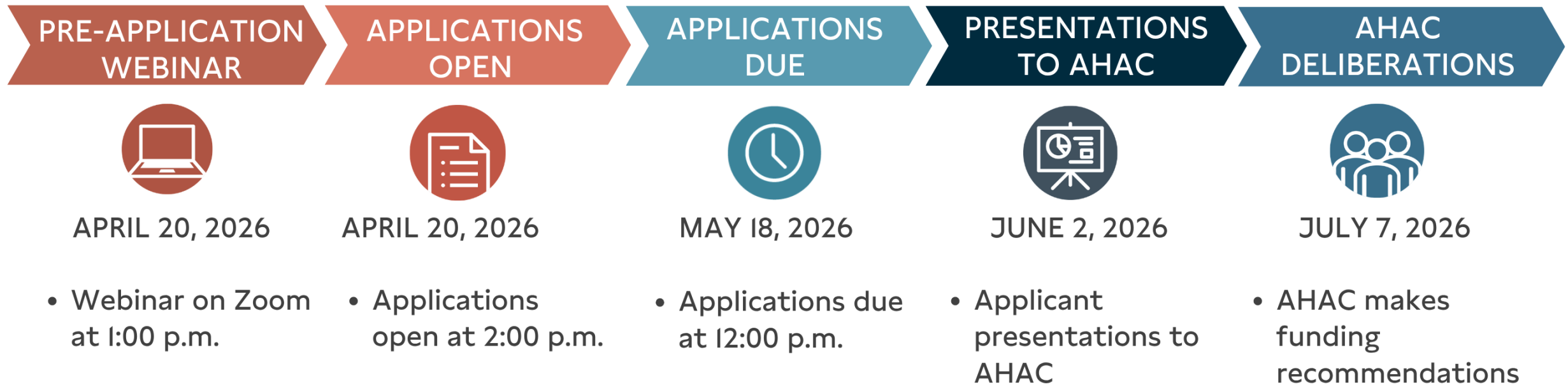


Application Details



2026 Program Funding Schedule

AHF AFFORDABLE HOUSING DEVELOPMENT



Funding Opportunities – website updates



Funding Availability

On April 20, 2026, the City of Bend will open applications for funding through the City's Affordable Housing Fund (AHF) Program. Approximately \$1,000,000 in funding will be available to support affordable housing development within the City of Bend. Funded developments must serve low- and moderate-income households with incomes at or below 100% of Area Median Income (AMI).

Proposed projects must align with the goals of the City of Bend Community Development Block Grant (CDBG) Consolidated Plan. Eligible activities may include land acquisition for affordable housing development, construction of affordable housing, and homebuyer assistance.

Applications will be available beginning April 20, 2026 through the City's Neighborly portal: <https://portal.neighborlysoftware.com/BENDOR/Participant>. All applications must be submitted before 12:00 p.m. on May 18, 2026.

Schedule

[2026 Affordable Housing Fund Program Timeline](#)

Pre-Application Webinar

Potential applicants are encouraged to attend a pre-application training on April 20, 2026 at 1:00 P.M. Register to attend at https://bendoregon.gov/zoom.us/webinar/register/WN_n78_QQbERj2AEYmlgsLnHQ.

A link to watch the recording and the presentation slides will be linked here after the meeting.

Neighborly Online Application



A screenshot of a web browser showing the login page for the City of Bend Participant Portal. The browser's address bar displays 'portal.neighborlysoftware.com/BENDOR/Participant'. The page features the City of Bend logo at the top center, followed by the text 'CITY OF BEND' and 'Welcome to the City of Bend, OR Participant Portal'. A message states: 'New users must first register their account before signing in to the portal'. On the right side, there are two tabs: 'Sign In' (which is active) and 'Register'. Below the tabs are input fields for 'Email Address' and 'Password', each with a placeholder text and a small icon to the right. A blue 'Sign in' button is located below the password field. At the bottom of the sign-in section, there are links for 'Forgot your password?' and 'Data Privacy'. The background of the page shows a scenic view of Bend, Oregon, with mountains and a river.

Language Assistance Services & Accommodation Information for People with Disabilities



Accommodation Information for People with Disabilities & Language Assistance Services

You can obtain this information in alternate formats such as Braille, electronic format, etc. Free language assistance services are also available. Please email accessibility@bendoregon.gov or call 541-693-2198. Relay Users Dial 7-1-1. All requests are subject to vendor processing times and should be submitted 48-72 hours in advance of events.

Servicios de asistencia lingüística e información sobre alojamiento para personas con discapacidad

Puede obtener esta información en formatos alternativos como Braille, formato electrónico, etc. También disponemos de servicios gratuitos de asistencia lingüística. Póngase en contacto en correo electrónico accessibility@bendoregon.gov o número de teléfono 541-693-2198. Los usuarios del servicio de retransmisión deben marcar el 7-1-1. Por favor, envíe sus solicitudes con 48-72 horas de antelación al evento; todas las solicitudes están sujetas a los tiempos de procesamiento del proveedor.