

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The 2025 Consolidated Annual Performance and Evaluation Report (CAPER) reviews Community Development Block Grant (CDBG) activities undertaken by the City of Bend between July 1, 2025, and June 30, 2026, and documents the City's annual progress toward meeting community development goals.

The City of Bend receives an annual CDBG entitlement allocation directly from the U.S. Department of Housing and Urban Development (HUD). In 2025, the City received \$583,169 in CDBG funds and \$61,400 in program income and returned loan funds. Of the annual allocation, approximately \$496,040 was available for programs and \$105,368 for public services. Federal regulations allow up to 15 percent of entitlement funds, plus up to 15 percent of prior-year program income, to be used for public services. Up to 20 percent may be used for program administration and staffing. Funding awards were selected through a competitive Notice of Funding Opportunity (NOFO) process, reviewed by the Affordable Housing Advisory Committee, and approved by the Bend City Council.

The CAPER evaluates progress toward the goals and strategies identified in the City's 2023-2027 Consolidated Plan to address affordable housing, public service, and community development needs for low- and moderate-income households. Electronic copies of the CAPER, Annual Action Plans, and Consolidated Plan are available on the City of Bend Housing Division's Funding Opportunities webpage, <https://bendoregon.gov/departments/community-development/housing/funding-opportunities/>.

In 2025, the City's major initiatives focused on affordable housing production, public services, support for individuals experiencing homelessness, and homeownership opportunities for low- and moderate-income households. CDBG funds also supported a sidewalk infrastructure project that improved pedestrian connectivity in five neighborhoods adjacent to housing serving very low- and low-income households.

Beyond CDBG investments, the City leveraged funding from the American Rescue Plan Act, state resources, and local partnerships to support operations at the Lighthouse Navigation Center, Franklin Avenue Shelter, Stepping Stone Shelter, and Central Oregon Villages Temporary Outdoor Shelter. The City also continued support for the Safe Parking Program. Following adoption of a joint resolution by the Bend City Council and Deschutes County Board of Commissioners in fall 2024, services began in February 2025 at the Temporary Safe Stay Area (TSSA) at Juniper Ridge and are expected to continue through June 2027.

The City also established a new affordable housing funding resource through HUD's Pathways to Removing Obstacles to Housing (PRO Housing) grant program. In August 2025, \$4 million was committed to affordable housing development loans for projects serving households earning 80 percent or less of Area Median Income (AMI). Through a competitive NOFO process, the City awarded the full \$4 million to two projects that are expected to create 161 affordable housing units by 2029, expanding the City's capacity to address housing needs and reduce barriers to development.

Throughout the year, Housing Division staff regularly coordinated with subrecipients, the Housing Authority of Central Oregon, City departments, advisory committees, City Council, state representatives, and other community and governmental partners to support implementation of housing and community development programs.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Assist Homeless with Shelter and Services	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	1159		0	41	
Assist Homeless with Shelter and Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	1000	1118	111.80%	65	16	24.62%

Assist Homeless with Shelter and Services	Homeless	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	50	0	0.00%			
Assist Homeless with Shelter and Services	Homeless	CDBG: \$	Housing for Homeless added	Household Housing Unit	50	0	0.00%			
Create and Preserve Affordable Home Ownership	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Added	Household Housing Unit	50	18	36.00%			
Create and Preserve Affordable Home Ownership	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	0	0.00%			
Create and Preserve Affordable Home Ownership	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	50	12	24.00%			

Create and Preserve Affordable Rental Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Rental units constructed	Household Housing Unit	200	0	0.00%			
Create and Preserve Affordable Rental Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	25	0	0.00%			
Infrastructure	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	30	0	0.00%	13155	0	0.00%

Infrastructure	Affordable Housing Public Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	30	0	0.00%			
Provide Support to Necessary Public Services	Affordable Housing Public Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	908	181.60%	700	868	124.00%

Provide Support to Necessary Public Services	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	500	794	158.80%			
Provide Support to Necessary Public Services	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

CDBG funds in the 2025 program year were awarded for local activities that meet the goals to provide public services and infrastructure

development. Funds awarded in 2024 were also utilized in 2025, and nine low- and moderate-income households received Homebuyer Assistance at Bend-Redmond Habitat for Humanity's Daly Estates development. The public service program focused on providing housing support services to persons at risk for becoming houseless and survivors of physical or sexual assault. The City applied CDBG funding toward housing navigation services for 868 persons at risk of becoming houseless through Thrive Central Oregon, and case management for 41 survivors of physical or sexual assault through Saving Grace Imagine Life Without Violence. Of these 41 clients, 16 also received overnight shelter. The City of Bend allocated funds for infrastructure development of sidewalk panels and road infrastructure improvements adjacent to low-income housing developments. The project is underway, and accomplishments will be reported in the next CAPER.

The 2024 amended Annual Action Plan applied CDBG funding for the creation of affordable rental housing through a partnership with the Latino Community Association and United Housing Partners. CDBG funds for this project, known as Bella Pines, were allocated for land acquisition and a total of 102 affordable rental units will be constructed by 2029.

The City of Bend faces a range of housing challenges, but community input and available data consistently identify two primary needs: reducing houselessness and increasing affordable rental housing. Demand for housing for low- and moderate-income households continues to outpace supply. Limited buildable land has driven up land costs, placing homeownership out of reach for many households and creating significant barriers to affordable housing development. High land prices, costly and complex infrastructure requirements, and rising construction expenses further constrain production.

While the City administers CDBG funding, many of the region's most successful affordable housing developers elect not to use these funds due to federal labor standards requirements and program timelines. In addition, several local developers operate through project-specific LLCs to manage financial risk and maintain organizational stability.

Currently, two CDBG-funded projects are under construction, both supported through land acquisition funding. RootedHomes' Simpson project, funded in 2022, is delivering affordable homeownership opportunities; 27 homes were sold and occupied by low-to-moderate-income households during the 2025 program year, with the remaining 11 units expected to be occupied next year. The second project, Bella Pines, will add 102 affordable apartment units by 2029. Beyond these projects, the City anticipates the development of approximately 185 additional affordable housing units in the coming year through other local funding sources and incentives.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	670
Black or African American	33
Asian	3
American Indian or American Native	48
Native Hawaiian or Other Pacific Islander	2
Total	756
Hispanic	27
Not Hispanic	729

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The ethnic composition reported in the 2025 CAPER, 3 percent, is markedly less than previous years, which ranged between nine and 31 percent. This may be due to data limitations or a changing population seeking services.

153 persons assisted self-identified as multiracial or as having more than one race. The data appears in the supplemental data table 'Multiracial client reporting' as it does not autopopulate in the standard table shown above.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	644,569	931,373

Table 3 - Resources Made Available

Narrative

The 2025 CDBG entitlement was \$583,169. Resources made available, \$644,569, reflect the addition of \$61,400 in loan repayments (program income – “PI”).

The amount expended during the 2025 program year includes expenditure of 2025 funds for affordable housing development, public services, and program administration. It also includes expenditure of 2024 funds for the Bella Pines land acquisition and homebuyer assistance.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

City of Bend does not identify target areas. CDBG funds are available for activities throughout the City of Bend.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Bend leveraged \$5,830,267 in federal, state, local, and private resources to address the affordable housing and homelessness needs identified in the Consolidated Plan. Leveraged funding included CDBG, Pathways to Removing Obstacles to Housing (PRO Housing) funds, American Rescue Plan Act (ARPA) funding, the City's own Affordable Housing Fund, Commercial and Industrial Construction Tax (CICT) revenues, and System Development Charge (SDC) exemptions. During the 2025 program year, every dollar invested by the City, including SDC exemptions, leveraged approximately four and a half dollars in additional resources.

In 2006 the City established the Affordable Housing Fund (AHF), which is funded through a fee equal to one-third of one percent of permit valuation for all building permits. The AHF generates approximately \$1.5 million annually, with roughly one third of the annual revenues generated through repayment of prior affordable housing loans. Those local funds are regularly combined with federal, state, and private investments to increase project feasibility and expand the production of affordable housing.

In 2021, the City established the CICT, a fee equal to one-third of one percent of permit valuation for commercial and industrial development that creates new structures or additional square footage. Since its establishment, CICT has generated more than \$1,275,000 for affordable housing activities. CICT revenues are awarded as grants and serve as a local funding source that leverages additional public and private investment.

In 2025, \$4 million PRO Housing funds were awarded to two affordable housing developments alongside \$275,000 in CDBG funding and \$1,000,000 in AHF funding. These combined investments increased project feasibility and attracted additional state and private financing.

The City also used publicly owned land to address affordable housing needs. When City Council declares a property surplus, staff prepares a Request for Proposals (RFP) to affordable housing providers and developers. Proposals are evaluated by the Affordable Housing Advisory Committee (AHAC) with recommendations forwarded to City Council for final action. Surplus properties are sold for the cost of titling plus the City's acquisition cost, which is typically far below market value. Properties include a permanent deed restriction to ensure long-term affordability for households earning no more than 80 percent AMI. In 2023 the City offered two publicly owned surplus properties available for the affordable housing development: Bear Creek Village and Larch Grove. Through competitive selection processes, Bend-Redmond Habitat for Humanity and Thistle & Nest were chosen as development partners. Both land transactions were completed in the 2025 program year. These developments are expected to create approximately twenty-one affordable homeownership units by 2027, including four units designed for persons living with disabilities.

The City further leveraged local resources through its SDC exemption program, which exempts all City SDCs for qualifying affordable housing developments. System Development Charges are fees that pay for infrastructure needed to accommodate growth in our City. Since adoption of the program in 2017, more than \$11 million in SDCs have been exempted for over 925 affordable housing units. During the 2025 program year alone, \$2,276,204 in SDCs were exempted for 226 units. To receive an exemption, property owners must record a covenant or deed restriction that either requires repayment of exempted SDCs upon a change in use or ensures the affordable housing use remains in place for a sufficient period to justify the exemption. This program significantly reduces development costs and helps leverage additional public and private investment in affordable housing.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	9	36
Number of Special-Needs households to be provided affordable housing units	0	0
Total	9	36

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	9	36
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	0	0
Total	9	36

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The goal for the 2025 program year included only the nine Daly Estates units developed by Bend-Redmond Habitat for Humanity, which utilized 2024 CDBG funds for homebuyer assistance. All nine units were completed, sold, and occupied by eligible homebuyers who accessed CDBG-funded homebuyer assistance.

The actual accomplishment for the reporting period was 36 new affordable housing units. In addition to the nine Daly Estates units, 27 units from the RootedHomes Simpson project were completed, sold, and occupied during the program year. While the RootedHomes Simpson project utilized CDBG funding awarded in 2022 and 2023, the completed units came online during the reporting period and contributed to the overall affordable housing outcomes. As a result, the City exceeded its annual

affordable housing goal, supporting homeownership opportunities for low- and moderate-income households through a total of 36 newly completed affordable units.

A total of 96 affordable housing units came available from developers utilizing AHF funds, CICT funds, and SDC exemptions; 37 are homeownership units and 59 are affordable rental units, some of which utilize project-based vouchers. Presently, the City has an overall total of 341 affordable housing units in the pipeline for future development. These units are anticipated and are not included in CAPER accomplishment totals. The lack of available and affordable land, expensive development costs, and limited funds available for leverage consistently impact developers' ability to meet the timelines associated with the goals.

Discuss how these outcomes will impact future annual action plans.

The 11 final units of the RootedHomes' Simpson project will be completed in the 2026 program year and contribute to the goals set in the 2023-2027 Consolidated Plan. The Bella Pines project is expected to be completed by 2029 and will contribute to the goals of the next Consolidated Plan.

Considering information reported in Oregon's Regional Housing Needs Analysis under House Bill 2003 (RHNA), affordable rental housing development must continue to be prioritized in future CDBG Annual Action Plans. This assessment also identifies a need for greater housing development of units for households at or below 30 percent Area Median Income (AMI). Permanent Supportive Housing (PSH) provides permanent housing assistance and supportive services to persons below 30 percent AMI, helping them to achieve and maintain stability. Cleveland Commons, Bend's first PSH community, utilized Deschutes County ARPA funding, Bend's AHF and CICT funds, and the Oregon Housing and Community Services PSH award to fund both construction and services. Cleveland Commons opened in early 2025 with thirty-three units for formerly chronically houseless persons.

While limited-duration ARPA funding in combination with CICT funding allowed Bend to address the need for PSH through the development of Cleveland Commons, sustained funding to maintain PSH services must be identified in the future. Additionally, the City must partner with more permanent supportive housing developers to increase the number of PSH units needed under Oregon's RNHA.

The City also continues to support affordable housing through land use, development incentives, and strategic investments in neighborhoods experiencing growth. The Bend Urban Renewal Agency (BURA) manages urban renewal areas within the City of Bend using Tax Increment Financing (TIF) to support public improvements and community development. As these investments encourage housing development, the City will continue to prioritize affordable housing tools and resources that preserve housing choice and help ensure that low, moderate-, and middle-income households can benefit from investment occurring within urban renewal districts.

Based on housing outcomes achieved during the 2025 program year and the needs identified through the RHNA, future Annual Action Plans will continue to emphasize the production and preservation of

affordable rental housing, the development of housing for extremely low-income households, support for permanent supportive housing, and opportunities for affordable homeownership. These priorities align with the goals established in the City's Consolidated Plan and will help address Bend's ongoing housing needs across a range of household types and income levels.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	5	0
Moderate-income	31	0
Total	36	0

Table 7 – Number of Households Served

Narrative Information

The City exceeded its affordable housing goals during the 2025 program year. The higher-than-anticipated number of households served with CDBG funds is attributable to the timing of construction completion and home sales at two affordable housing developments. These projects expanded homeownership opportunities for low- and moderate-income households and advanced the goals outlined in the Consolidated Plan.

Beyond CDBG, the City continues to leverage a diverse portfolio of local housing resources to increase affordable housing production. In the 2025 program year, 96 units were completed using a combination of AHF, CICT, and SDC exemptions. An additional 185 units are anticipated to be completed during program year 2026.

While these investments support both rental and ownership housing, The City's affordable housing efforts primarily focus on rental housing due to the scale of community need. Typically, more renters benefit from City of Bend affordable housing resources than homeowners. Bend prioritizes resources for creating and preserving affordable rental units because 24.5 percent of Bend's community members are severely rent burdened, spending more than 50 percent of their income on housing costs. Severe rent burden creates financial difficulties, making it challenging to afford basic needs like food and healthcare after paying housing costs. In addition, household income has not increased in alignment with housing costs. In July 2026, a family of four earning the median household income in Bend (\$120,200) could afford to purchase a home for \$432,720. However, the July 2026 Beacon Report showed that the median home price is \$728,000, and only two out of the 530 homes listed for sale at a price the median-income family could afford. With traditional homeownership out of reach for so many, focusing on adding more affordable rental units may provide needed relief to the housing market while additional homeownership units are being developed.

In addition to addressing housing affordability, the City recognizes the importance of providing safe and stable shelter options for community members experiencing houselessness. Bend City Council adopted multiple strategies to this effort including (1) code changes allowing safe overnight parking programs with supportive services designed to help participants transition back into housing, (2) code changes and funding for outdoor shelter programs that pair supportive services with temporary shelter, and (3) code changes which facilitate the purchase and rehabilitation of hotels for use as emergency shelters and expand where emergency shelters are permitted.

The City also remains committed to ensuring that housing opportunities are accessible to older adults and people experiencing disabilities. Throughout the year, a City of Bend advisory committee regularly provides feedback on housing and infrastructure needs to support compliance with the Americans with Disabilities Act (ADA) and to help identify opportunities to improve housing access and community inclusion for persons with disabilities.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

In the 2025 program year, the City of Bend invested significant time and resources into reaching houseless persons and identifying their individual needs. The City of Bend is committed to providing support to individuals and families facing houselessness and to the community partners that provide public services. The City of Bend has created a webpage to provide updates and resources to the community: <https://www.bendoregon.gov/government/departments/housing/houselessness-solutions> and a dashboard to track shelter and service metrics including utilization and transitions to more permanent housing from City-supported shelter at <https://housingdata.bendoregon.gov/pages/shelter>.

As an active supporter and participant of the Homeless Leadership Coalition, the local Continuum of Care organization, the City engaged in communicating with a wide spectrum of local service providers. City staff interacted with its community members experiencing homelessness at various facilities, such as Family Kitchen, Cascade Youth and Families Center, Safe Parking, the Temporary Safe Stay Area, and at shelters known as the Lighthouse Navigation Center, Stepping Stone, Central Oregon Villages, and Franklin Avenue Shelter. The City partners with communities of faith providing safe parking sites.

Bend participates in the Coordinated Houseless Response Office (CHRO) with Deschutes County and the cities of La Pine, Sisters, and Redmond. The CHRO seeks to provide a framework and support for the region to pool resources, increase shelter and provider capacity, and coordinate services for individuals and families experiencing houselessness in Deschutes County.

In addition, the City is represented in the Multi Agency Coordination Group which provides input on state funding allocations in the region.

Addressing the emergency shelter and transitional housing needs of homeless persons

According to Bend's 2026 Point-in-Time (PIT) count, 838 persons were identified as homeless in Bend, a 16% percent decrease from the previous year. In 2025, the Bend City Council committed to a goal of sustaining 525 shelter beds. To reach this goal, the City allocated ARPA funds to local non-profit organization for shelter, Safe Parking, homelessness prevention, and outreach. As of July 1, 2026, Bend shelters and Safe Parking sites have 592 year-round shelter beds across multiple shelter sites.

The Lighthouse Navigation Center provides low-barrier emergency congregate shelter for up to 100 overnight beds and services, including referrals for health care, substance abuse disorder, and case management. Prior to June 30, 2022, the site was a warming shelter offering only overnight shelter.

Renovations completed in February 2025 transformed the former open-concept thrift store into a fully functional navigation center prioritizing housing-centered case management and skill building.

During 2022, the Stepping Stone Shelter underwent major rehabilitation and opened at full capacity in February 2023. This site is a 56-bed low-barrier non-congregate shelter operated by NeighborImpact.

In May 2022, the City purchased the Franklin Avenue Shelter (formerly the Rainbow Motel). The facility is being temporarily operated as a low-barrier, non-congregate shelter. The City maintains a contract with Shepherd's House Ministries for operations of this site as a 70-bed low-barrier emergency shelter.

Central Oregon Villages (COV) opened its first 20-unit temporary outdoor shelter location in 2023. In 2025, it expanded its program to a second location, providing 6 additional units. The COV program is high barrier and includes case management, full bathrooms, a kitchen trailer, office space, and communal open space.

In April 2021, the City of Bend adopted the Safe Parking Programs into the Bend Municipal Code. Non-profit organizations have established a total of ten sites throughout the city, offering 40 parking spaces. These temporary transitional overnight parking accommodations are intended to be used on a limited basis for seasonal, emergency, or transitional housing purposes. The Safe Parking sites provide parking facilities, case management, and hygiene services.

The TSSA is 170 acres of property owned by the City and the Deschutes County, in an area known as Juniper Ridge, which has been designated for houseless campers. Much of the larger Juniper Ridge area has previously been used for survival camping without management or services, negatively impacting the land and community through increase fire risk and impacts to irrigation and other public facilities. The TSSA is intended to mitigate impacts of survival camping by limiting the area available for camping and supporting households to transition to shelter or more permanent housing. Expanded services include security, hygiene and potable water stations, outreach and housing-focused case management services. Since its establishment in February 2025, 503 clients have received housing-focused case management services at the TSSA.

The Houseless Service Grant Program was established in 2024, pairing remaining City ARPA funds with county funds and existing grant funds. A total of 11 agencies were funded \$3,047,675 to provide services either in Bend or at the TSSA.

The City continues to seek resources and participate in conversations around the increased need to keep community members housed. Legislative changes to address the need statewide also prompted City staff to create an application that streamlines development of shelters and other solutions supported in the state legislation. Furthermore, the City extensively revised shelter and building code to allow for additional housing types and shelter types throughout Bend.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City provided CDBG funding for a continuum of services that assist individuals and families in providing shelter or transitioning out of houselessness. Thrive Central Oregon provided social services and rental assistance, providing housing navigation support for clients emerging from houselessness or those in danger of becoming houseless. Saving Grace Imagine Life Without Violence provided social services and shelter to high-risk survivors of domestic and sexual assault.

Additionally, the City provided guidance and assistance as needed to the Homeless Leadership Coalition in their continuing efforts to address houselessness in all populations and participated in multiple multi-jurisdictional organizations guiding funding in the region. Non-profit partners included organizations working with vulnerable youth and adults recently discharged from public funded institutions.

In 2023 Bend awarded \$218,000 in a combination of ARPA and CICT funds toward the operational services of the City's first PSH project. After opening in 2025, Cleveland Commons supports 33 of the hardest-to-house chronically homeless community members. The project continued to draw on these funds during the current program year and is expected to be fully expended by December 2026.

The City will need more PSH developments to support community members transitioning from public institutions.

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

The City works with various agencies and community partners to address the needs of individuals and families transitioning into housing. Case management at the Lighthouse Navigation Center, Franklin Avenue Shelter, Stepping Stone, Central Oregon Villages, the TSSA, and Safe Parking provides homeless individuals and families with housing-focused assistance and education necessary to transition to shelter or more permanent housing and maintain housing stability. At the Navigation Center, more than 30 partner organizations provide connections and resources to move individuals and families into more permanent housing.

Housing Works partnered with NeighborImpact, Central Oregon FUSE, and Shepherd's House Ministries to develop and operate Cleveland Commons, Bend's first PSH community. The property opened its 33-unit community in early 2025. Cleveland Commons pairs long-term housing with on-site medical, behavioral health services, and case management in order to create positive outcomes for individuals who have experienced chronic houselessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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

While Housing Works does not own “public housing” as defined by HUD, Housing Works operates a significant portfolio of 708 units in Bend (an increase from 546 units in the previous Consolidated Plan submitted in 2019). These consist of 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or Low-Income Housing Tax Credits (LIHTC) which serve a particular target market; and 2) housing that is subsidized on an ongoing monthly basis through various government programs, aimed at serving the lowest income community members. Each Housing Works property maintains its own waiting list for prospective tenants. These lists vary by property and program.

To assist community members in researching affordable rental units, Housing Works has created a Courtesy Apartment List. This list contains information on all affordable multifamily housing in Bend, not just Housing Works properties. It includes property name, address, contact information, number of units, bedroom size, income and eligibility qualifications, and type of rent (affordable or subsidized).

Housing Works is a viable, competent, and valued partner of the City of Bend in addressing the needs of affordable housing. They are an experienced and successful developer of large-scale affordable housing projects in the region and are the owners of the largest portfolio of affordable housing east of the Cascades. In addition to the numerous projects completed over the years with Housing Works, the City fully expects this collaboration to continue.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

Currently, residents of Housing Works properties take part in voluntary self-reliance activities, and a resident of affordable housing holds a position on the Housing Works Board of Commissioners. The City encourages the involvement of affordable housing residents in the management of the facilities and the transition of public housing residents into homeownership.

Housing Works has a Tutor Home Program, which provides residents with the opportunity to lease a home for up to two years while taking steps to prepare for the purchase of their own home. Participants must be a current Housing Choice Voucher program participant and qualify under program guidelines. The program offers budgeting and financial education, credit building, and supports participants through the lending and closing processes.

Actions taken to provide assistance to troubled PHAs

There are no troubled PHAs in Central Oregon.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

During the reporting period, the City of Bend continued to remove barriers to affordable housing through a combination of financing, land use, and regulatory reforms.

In June 2025, the City Council established the Housing Options Made for Everyone (HOME) Committee to evaluate incentives, funding tools, and other strategies to increase the supply of affordable and missing-middle housing. The HOME Committee met seven times in this program year, and a final set of recommendations will be presented to Bend City Council in fall 2026.

Bend City Council established the Emblem Tax Increment Finance (TIF) District in October 2025. This created a long-term financing tool to support development of housing within the district with a minimum of 15% of units affordable to families earning 90% of the AMI. By providing a source of funding for public improvements and redevelopment activities, the TIF district helps reduce financial barriers to housing development and supports the City's efforts to increase affordable housing opportunities.

The Bend City Council adopted a comprehensive update to the Bend Development Code in December 2025. The update streamlined development review procedures, simplified land use processes, updated development standards, and aligned local regulations with state requirements. Key changes included greater flexibility for residential development standards, improvements to land division and replat procedures, and administrative process efficiencies.

The Bend City Council amended the Tree Preservation provisions of the Bend Development Code in March 2026. The ordinance reduced regulatory barriers for housing development by exempting residential developments and residential land divisions on sites of one acre or less from tree preservation requirements and providing additional compliance flexibility. These changes are expected to reduce development costs, streamline project approvals, and facilitate the production of affordable, middle-income, and infill housing while maintaining the City's broader tree preservation goals.

In April and May 2026, Bend City Council approved land use and planning actions that increase long-term housing capacity, including adoption of the Legacy Village Master Plan and Comprehensive Plan policies for the Stevens Road Tract Urban Growth Boundary Expansion Area. These actions support future residential development and help address Bend's identified housing needs.

The Bend City Council discussed key policy questions related to development infrastructure in June 2026. Topics included how infrastructure requirements should relate to the scale and impact of development, when existing infrastructure may be considered adequate despite not meeting current

standards, and how to balance immediate safety needs with long-term transportation and utility system goals. The discussion also considered future redevelopment potential, connectivity, and the appropriate division of responsibility between private development and public investment. Council's direction in the next program year will help translate policy objectives into clearer and more consistent decision-making tools.

Collectively, these actions strive to reduce regulatory barriers, increase development opportunities for affordable housing, streamline the entitlement process, and expand capacity for future housing production.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Bend will continue to inquire about low- and moderate-income households and, specifically those experiencing houselessness, regarding their experience with access to computers and the internet. The pandemic demonstrated the importance of in-home access to the internet. For Bend's community members without a home, internet access tends to be only available in public spaces during hours of operation. However, in 2021, the Deschutes Public Library added mobile hotspots to their collection, which can be borrowed for three weeks at a time with a current library card. In addition to limited access to computers and the internet, houseless residents reported difficulties charging their cell phones for access to the internet. In 2024, free cell phone charging stations were installed in the Deschutes Public Library branches. The Lighthouse Navigation Center, open to anyone, has electrical outlets for cell phone charging and computers available for use.

In recent years, extreme weather conditions have taught valuable lessons. Partnerships between the City and houseless service providers resulted in expanded locations and hours of operation at emergency shelters. This offers relief for persons experiencing homelessness to escape winter cold, summer heat, or smoke.

Deschutes County updates its Natural Hazards Mitigation Plan (NHMP) pursuant to the Disaster Mitigation Act of 2000 with participation of the municipalities within the county, including Bend. Approval of the NHMP and its Bend Addendum ensures the City's eligibility for disaster mitigation project grants. On November 3, 2021, City Council adopted the City of Bend Addendum to the 2021 Deschutes County Natural Hazards Mitigation Plan. The Addendum addresses potential natural hazards and the potential actions the City can take with Deschutes County.

In May 2025, City Council approved the updated City of Bend Emergency Operations Plan (EOP). The plan describes how the City of Bend will organize, coordinate, and support response to local emergencies. The Plan aligns with the State of Oregon Emergency Operations Plan Volume III (2024) and the Deschutes County Emergency Operations Plan (2024), thereby providing efficient and effective resource coordination and support in an emergency. The EOP will be broadcast by the City Manager on a two-year cycle.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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 report, figures are only reported when the number of cases exceed six in one month, and less than six cases is considered to be nominal. In the entirety of the 2025 program year, less than six cases per month were reported for childhood and adult lead poisoning in Deschutes County.

The Oregon Health Authority compares addresses of any lead poisoning cases against a list of pre-1978 housing. To date, no matches have been identified. This confirms that 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 potential exposure to lead-based paint in Bend is lower than many areas, with more than two-thirds of the existing housing stock built in 1980 or later.

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. As appropriate, the City may provide both Risk Assessment assistance and consultation regarding hazard abatement and project management.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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. The Lighthouse Navigation Center, Stepping Stone, Bethlehem Inn, and the LOFT provide coordinated services directed at moving individuals and families into permanent housing and stabilization. In addition, multiple agencies provide services through safe parking programs and at the TSSA.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City continued to provide technical assistance to agencies implementing projects with CDBG and other city funds. Utilizing Neighborly Software as a case management system allows staff greater access to project management, subrecipient monitoring, and creates transparency between the subrecipient, city staff, and committee members. The software manages projects through the entire funding process. Within the software, AHAC members review and score submitted applications, and staff perform file audits and underwriting of loans. The software hosts subrecipient reports, invoicing, and monitoring. In addition, staff provide technical assistance to several agencies through training and meetings.

Subrecipient agreements clearly define project requirements for City staff and subrecipient organizations, and agreements incorporate specific language and references to federal regulations. Staff

assess subrecipients through a risk assessment, and the results determine the frequency of monitoring and level of technical assistance provided to the agency. Risk assessments also assist the organization in identifying ways to improve its capacity, efficiency, and to improve project performance. All current awardees were monitored and provided with a formal report of findings. Many of the actions over the program year improved 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.

Over a five-month period, the Affordable Housing Advisory Committee revised and simplified the funding application materials and review criteria. The changes reduced administrative barriers for applicants by clarifying questions and expectations, which made the applications easier for staff and committee members to review and understand. At the same time, the revised review criteria improved transparency and consistency for the committee members, enabling more efficient evaluation, comparison, and review of proposals. These improvements strengthened the City's institutional capacity to administer resources effectively while improving access to funding opportunities for community partners.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

To address service gaps associated with housing instability and homelessness, the City has expanded its investment in supportive services alongside affordable housing development. In the 2020 program year, the City Council recognized the need for additional services and operational funding and created a Commercial and Industrial Construction Tax (CICT) on commercial and industrial development. In 2022, six agencies were awarded a combination of CICT and ARPA funds through a competitive application process. In 2023 and 2024, awardees provided support to the community through rental and mortgage assistance, medical care for uninsured residents, houseless resident supports, and the rehabilitation of Bend's Senior Services Center. Cleveland Commons began PSH services in early 2025 and will continue to utilize their awarded funds for services through 2026.

The effectiveness of these investments in strengthened through ongoing collaboration with community service providers. The City of Bend partners with organizations providing services to people experiencing housing vulnerability and homelessness. The City assists in coordinating and funding programs including Central Oregon Villages, NeighborImpact, Shepherd's House, Thrive, Saving Grace, and other providers of public services.

In addition to these partnerships, the City relies on community expertise to guide housing and funding decisions. The Affordable Housing Advisory Committee (AHAC) is composed of housing developers, social service professionals, representatives from local home builders and the real estate industry, representatives with lived experience living in affordable housing, and the public-at-large. Together, they provide valuable expertise to staff and City Council and serve to enhance the coordination of

service delivery in the broader community. In addition, the committee reviews and makes funding recommendations for all CDBG and other City funding applications.

These local partnerships and advisory efforts are further supported by the City's commitment to regional and statewide coordination. The City recognizes the importance of coordination and has taken an active leadership role in the County and across the state to enhance coordination between public and private housing and social service agencies. Through the Deschutes County Coordinated Houseless Response Office, 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.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, Bend revised the Analysis of Impediments to Fair Housing document. Community participation occurred over six months and included eight public events, a Fair Housing Online Survey available in English and Spanish, two open houses at affordable apartment communities, and consultations with thirteen community and/or government agencies. The full report explains the impediments and associated recommendations in extensive detail. A total of five impediments were identified, resulting in 20 recommendations to be addressed through 2029.

Transportation developments this past program year included street and sidewalk infrastructure that served areas of Bend with emergency shelters. Additional sidewalk improvements, bike lanes, and sidewalk improvements occurred in census tracts identified in need of greater community investment under the current Analysis of Impediments to Fair Housing.

CR-40 - Monitoring 91.220 and 91.230

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

All CDBG awardees for the program year were monitored with a desktop monitoring event. Subrecipients were provided with technical assistance, when appropriate, and provided with formal monitoring reports and feedback.

Prior to opening the 2025 program year application cycle, initial potential applicant training provided a general overview of program management requirements, financial standards, and community interaction expectations. If needed, additional training occurred to introduce or reinforce Neighborly Software's case management system. The case management system allows case file documents to be easily shared between city staff and its CDBG subrecipients. The City's Affordable Housing Coordinator reviewed the records of all subrecipients, including goals, objectives, client files (where appropriate), accuracy of reports and supporting documentation.

Housing Division staff provided subrecipient performance updates to AHAC. Consequently, AHAC continued to fund programs that perform timely and meet benchmarks.

The City regularly assesses its progress toward meeting the Consolidated Plan goals and objectives in a formal review process known as the Annual Action Plan. The City of Bend Citizen Participation Plan sets forth the policies and procedures for community member participation in the planning, allocation, and reporting of CDBG funds.

City staff continue to reach out to population-specific service providers for funding opportunities. These discussions are ongoing because one of the largest barriers for population-specific organizations to utilize such funding is the lack of capacity or experience to navigate the requirements of the funding.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Similar to the processes of the Consolidated Plan and Annual Action Plan, public comment is encouraged for the CAPER, which is placed online for review over a 15-day public comment period. Notices of the public comment period are advertised in a local newspaper of general circulation and posted at City Hall. The AHAC evaluates the CAPER and provides feedback to Housing Division staff. While the City's website can be translated into multiple languages, public notices now include information on translation and any

documents posted on the website may be translated upon request. All hybrid (in-person and virtual) public meetings provide captioning in multiple languages.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

No changes have been necessary in the last several years. The goals of Bend's Consolidated Plan appear to be valid even in the local hyper-charged housing market.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0				
Direct, on-the job training (including apprenticeships).	0				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0				
Outreach efforts to identify and secure bids from Section 3 business concerns.	0				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0				
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0				
Held one or more job fairs.	0				
Provided or connected residents with supportive services that can provide direct services or referrals.	0				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0				
Assisted residents with finding child care.	0				
Assisted residents to apply for, or attend community college or a four year educational institution.	0				
Assisted residents to apply for, or attend vocational/technical training.	0				
Assisted residents to obtain financial literacy training and/or coaching.	0				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0				
Provided or connected residents with training on computer use or online technologies.	0				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0				
Other.	0				

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

There were no Section 3-covered activities to report during Program Year 2025. The affordable housing development projects funded with CDBG consisted solely of exempt activities, including homebuyer assistance and land acquisition. The CDBG-funded infrastructure project was limited to engineering and surveying activities, and no construction labor occurred prior to June 30, 2026. As a result, no reportable Section 3 labor hours were generated during the program year.