September 14, 2026

City Council Workshop #1

How Bend Became Bend, Growing Bend by Centering Community, Where Bend Stands Today, and What's Coming — Forces Shaping Bend's Future

BEND MADE

A PLAN FOR TOMORROW, CRAFTED TODAY.

Welcome

Thank you for attending Part One of a two-workshop series with City Council for the Bend Made project.

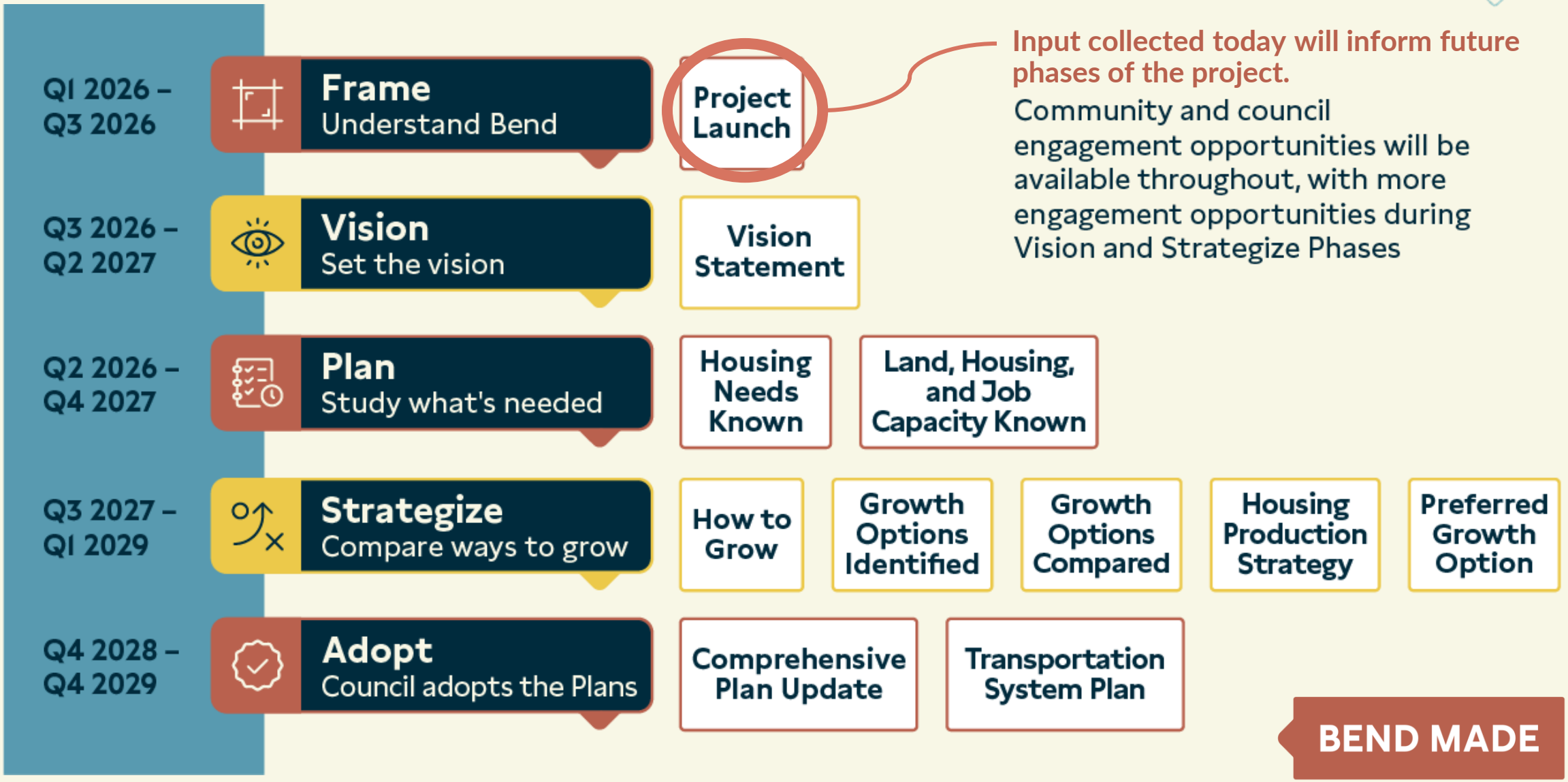


A PLAN FOR TOMORROW, CRAFTED TODAY. BEND MADE

Bend Made is the City's plan for managing growth over the next 20 years - coordinating housing, jobs, and transportation as one system, so where we live, how we get around, and how we make a living all grow together.



Bend Made Timeline



What We'll Cover in 2 Workshops

PAST

How Bend Became Bend

Develop a shared understanding of why Bend looks and functions the way it does today.

How history and past decisions shaped the City today - and what we want to keep doing or mistakes we want to learn from.

PRESENT

Where Bend Stands Today

Understand the Community Impact framework and how these lens will be used throughout the project.

Understand the trajectory of current policy (like zoning), transportation trends, and current market dynamics.

FUTURE

Where Bend Could Go

Understand the major, external forces that could shape Bend and which we should plan for.

Understand the pros & cons of different growth futures and how they compare to the current policy trajectory.

Council articulates the future Bend they want.

Today's Agenda at a Glance

PAST

How Bend Became Bend

What lessons can we learn from our past as we consider our future?

PRESENT

Growing Bend by Centering Community

What dimensions of community impact should be emphasized?

PRESENT

Where Bend Stands Today

What do you like about where Bend is headed — and what concerns you?

FUTURE

What's Coming — Forces Shaping Bend's Future

What forces must Bend Made plan for?

Prompts: the questions we will explore to inform Bend Made based on a shared understanding of past and current policies that should be built on or avoided and what forces the plan should directly respond to.

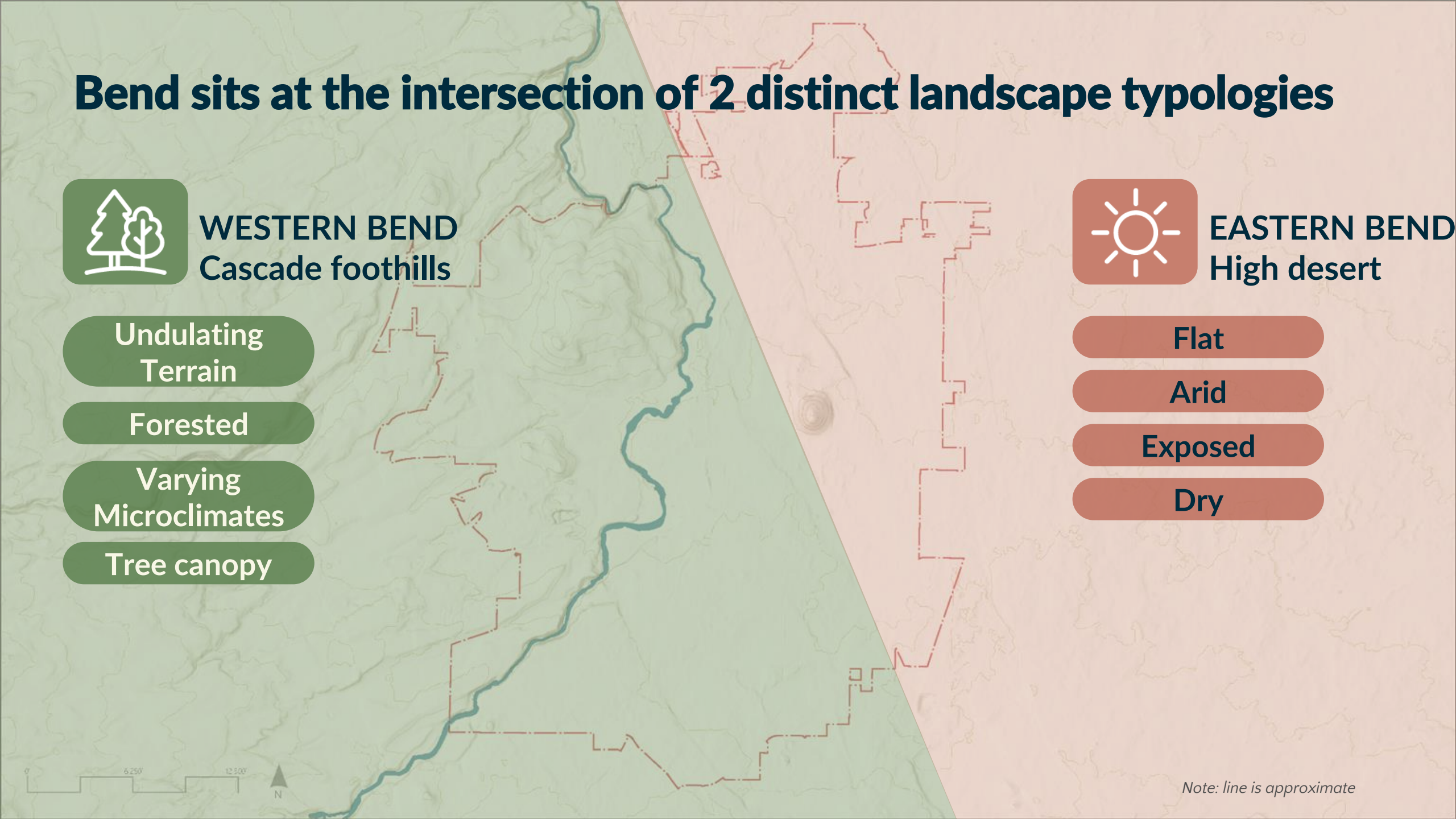
BEND MADE

How Bend Became Bend

A brief overview of Bend's land and urban form evolution organized into seven eras.



Bend sits at the intersection of 2 distinct landscape typologies



WESTERN BEND
Cascade foothills

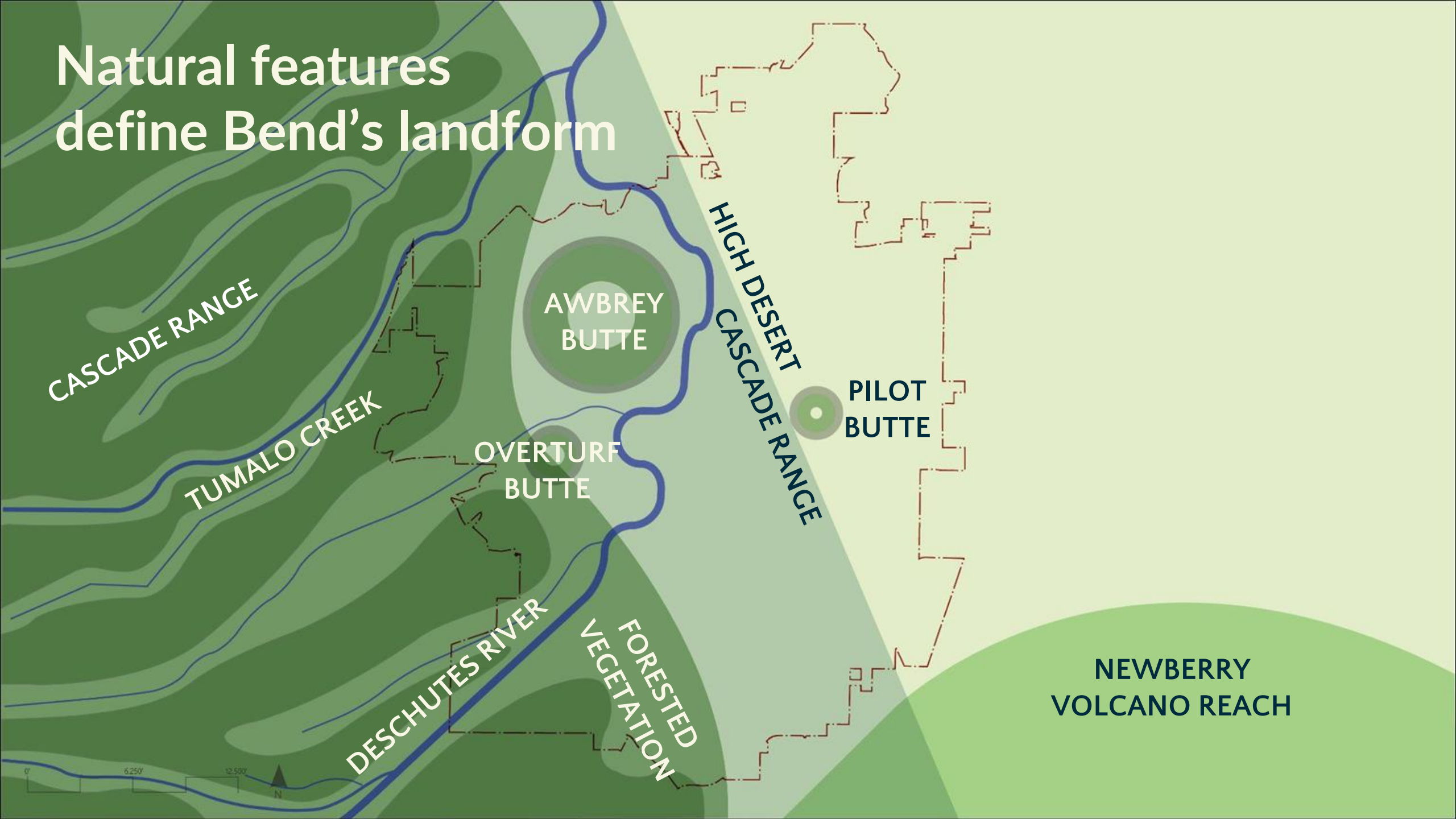
- Undulating Terrain
- Forested
- Varying Microclimates
- Tree canopy

EASTERN BEND
High desert

- Flat
- Arid
- Exposed
- Dry

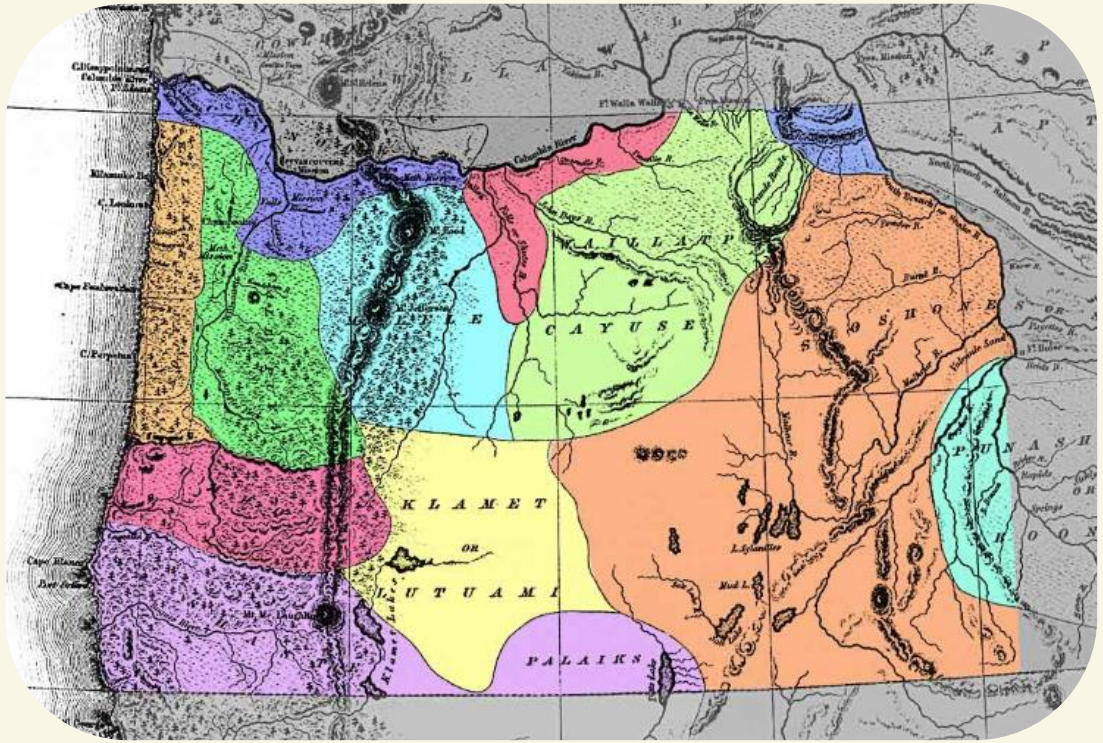
Note: line is approximate

Natural features define Bend's landform



The Original Stewards

For thousands of years, generations of indigenous people called and call this place home



The Wasq'ú (Wasco), Wana Łama (Warm Springs), and Northern Paiute (Numu) peoples resided around modern day Bend, stewarding the land long before volcanic eruptions formed the Newberry Crater.



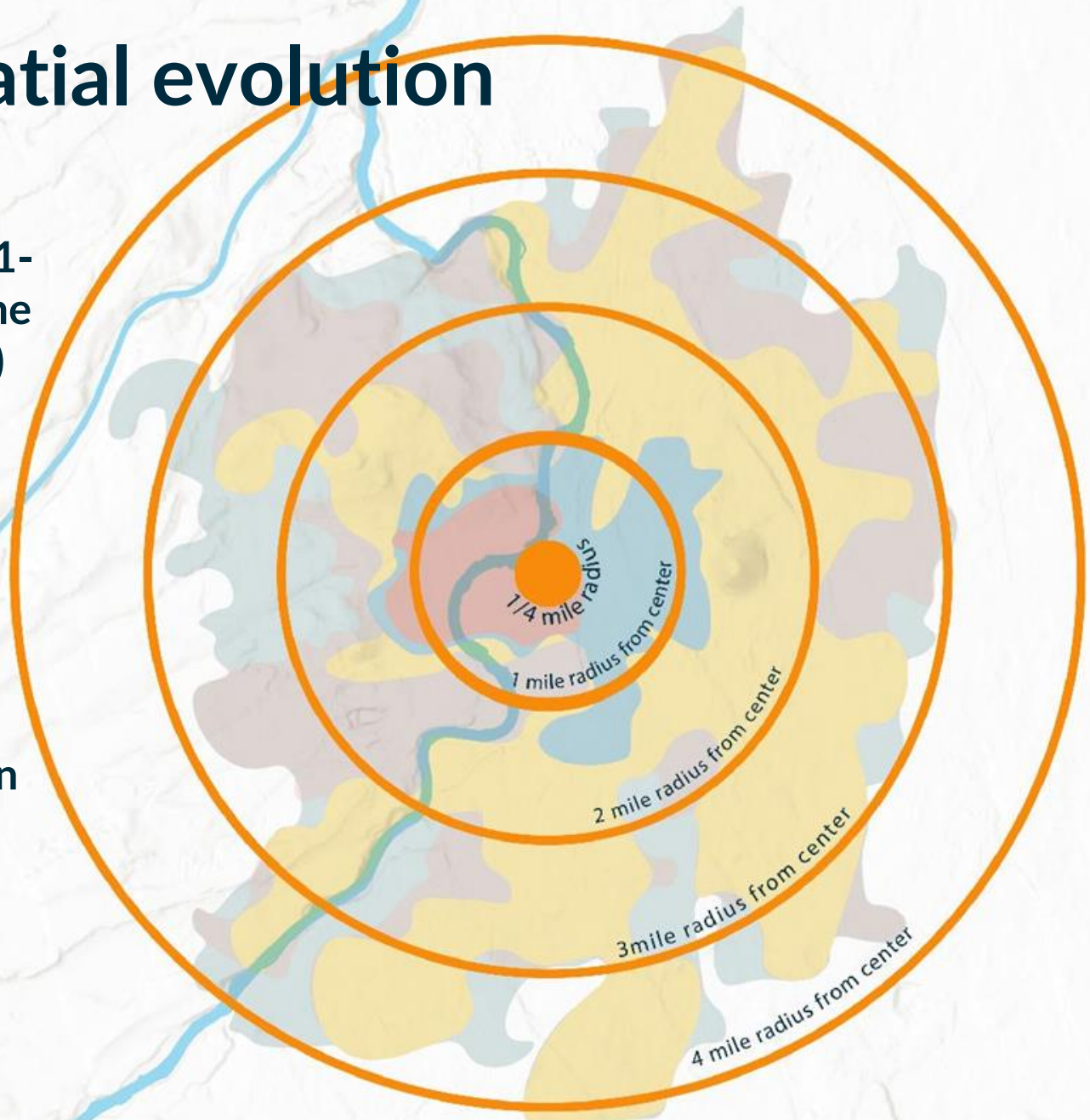
The Deschutes River and its tributaries had points known to Indigenous people as safe river crossings. "Whychus," a Sahaptin word meaning "the place we cross water," referred to multiple crossing points in the region including at Camp Polk Meadow16 near Sisters and at the Lava Island Rock Shelter near Benham Falls.

Bend’s built form evolved over distinct eras

Bend's spatial evolution

Bend has grown from a city with a 1-mile radius from the city center (1950s) to a city with a 4-mile radius from city center in the 1980s.

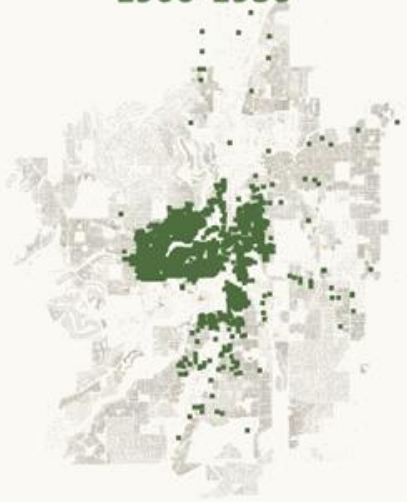
Infill and expansion have primarily stayed within that footprint since.



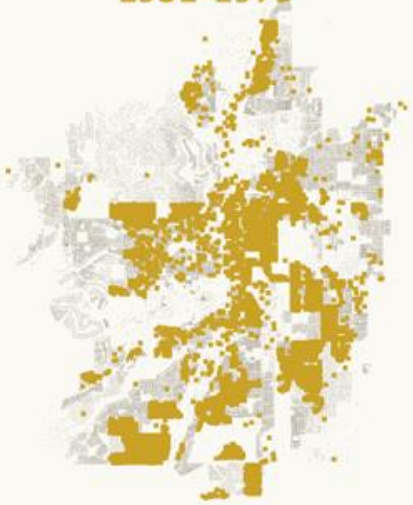
Development
- until 1920
- until 1950
- until 1980
- until 1990
- until today

0 6,250' 12,500'
N

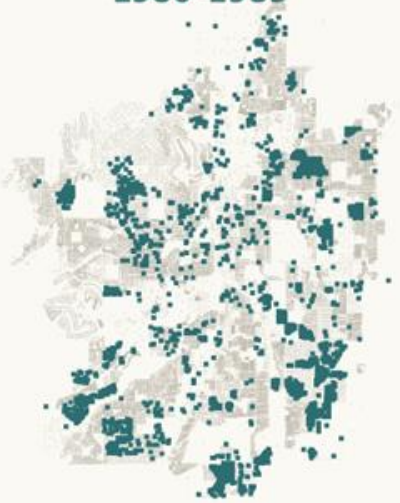
Rail & Timber
1900–1950



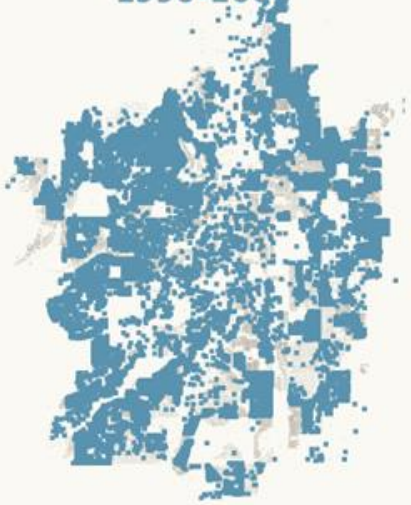
Pivot
1951–1979



First Recession
1980–1989



Rapid Growth
1990–2006



The Great Recession
2007–2012



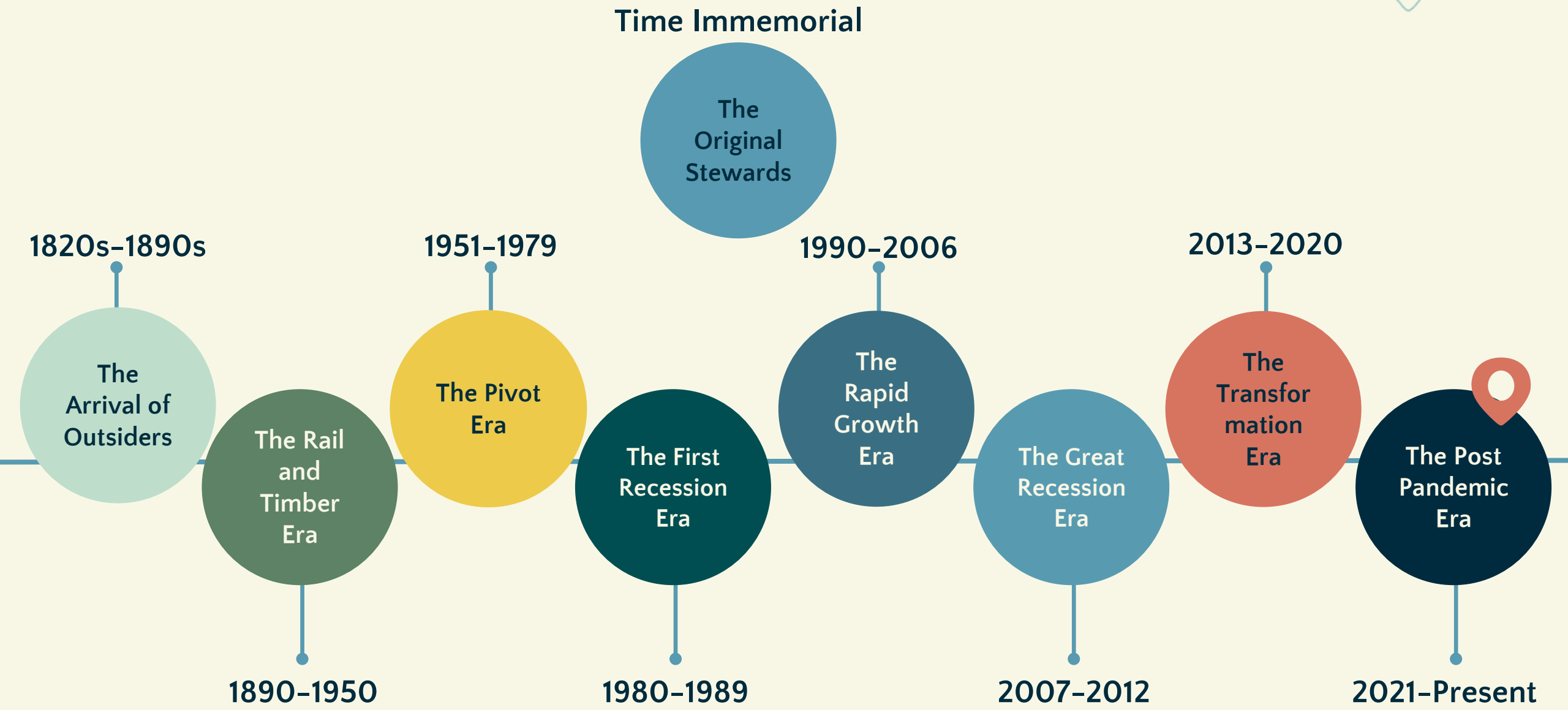
Transformation
2013–2020

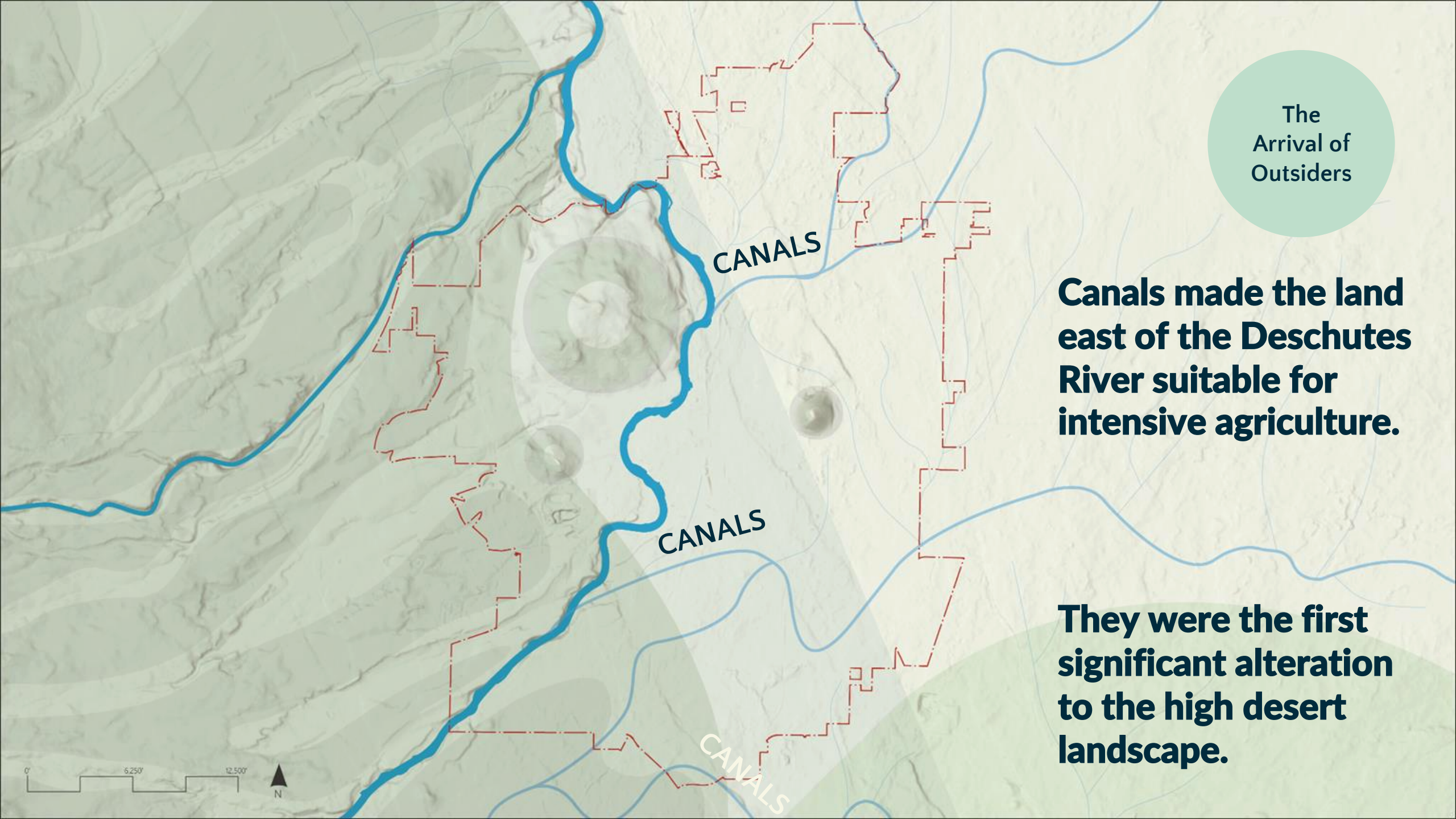


Post-Pandemic
2021–2025



Characterizing Bend's eras of change

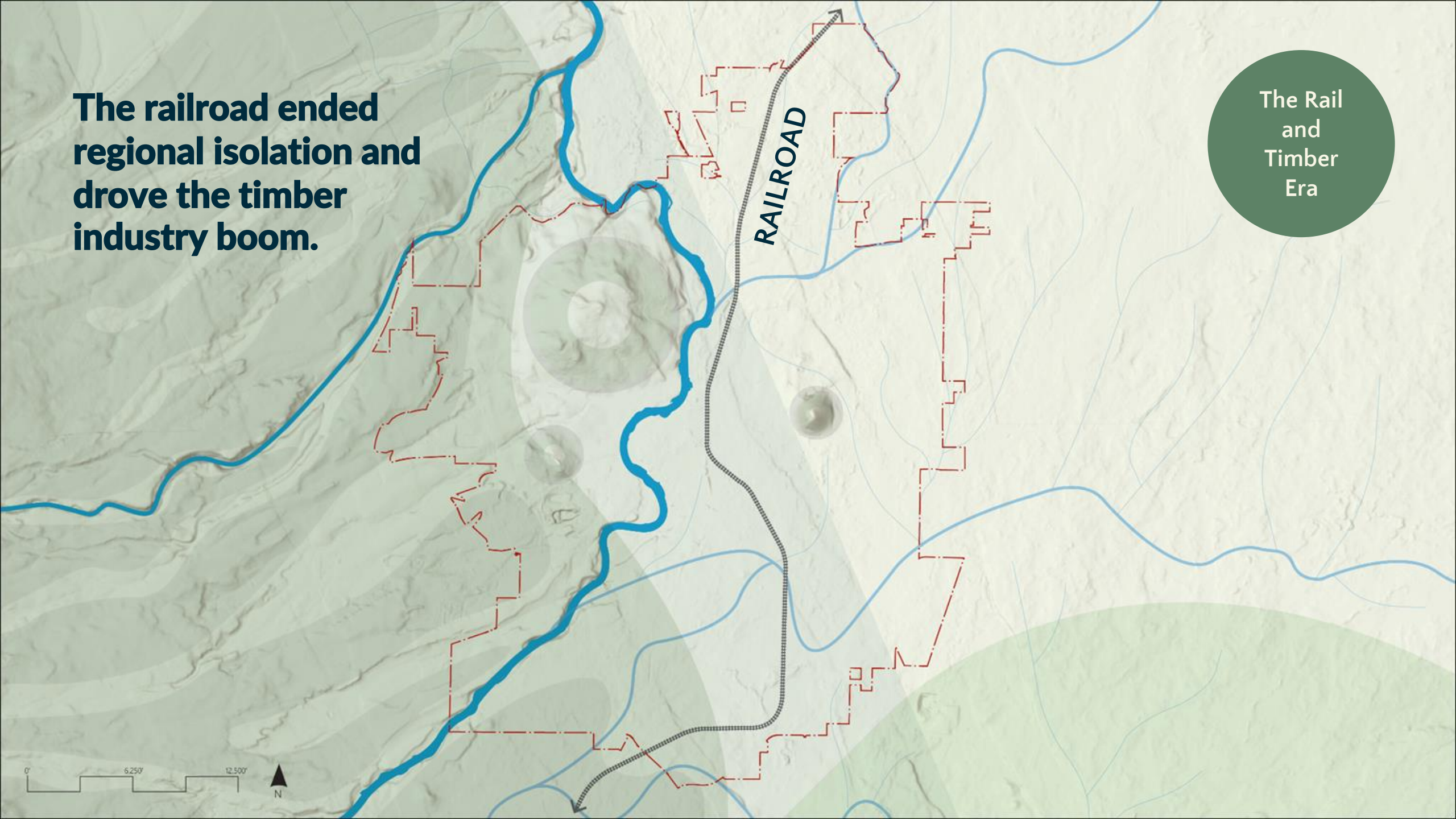


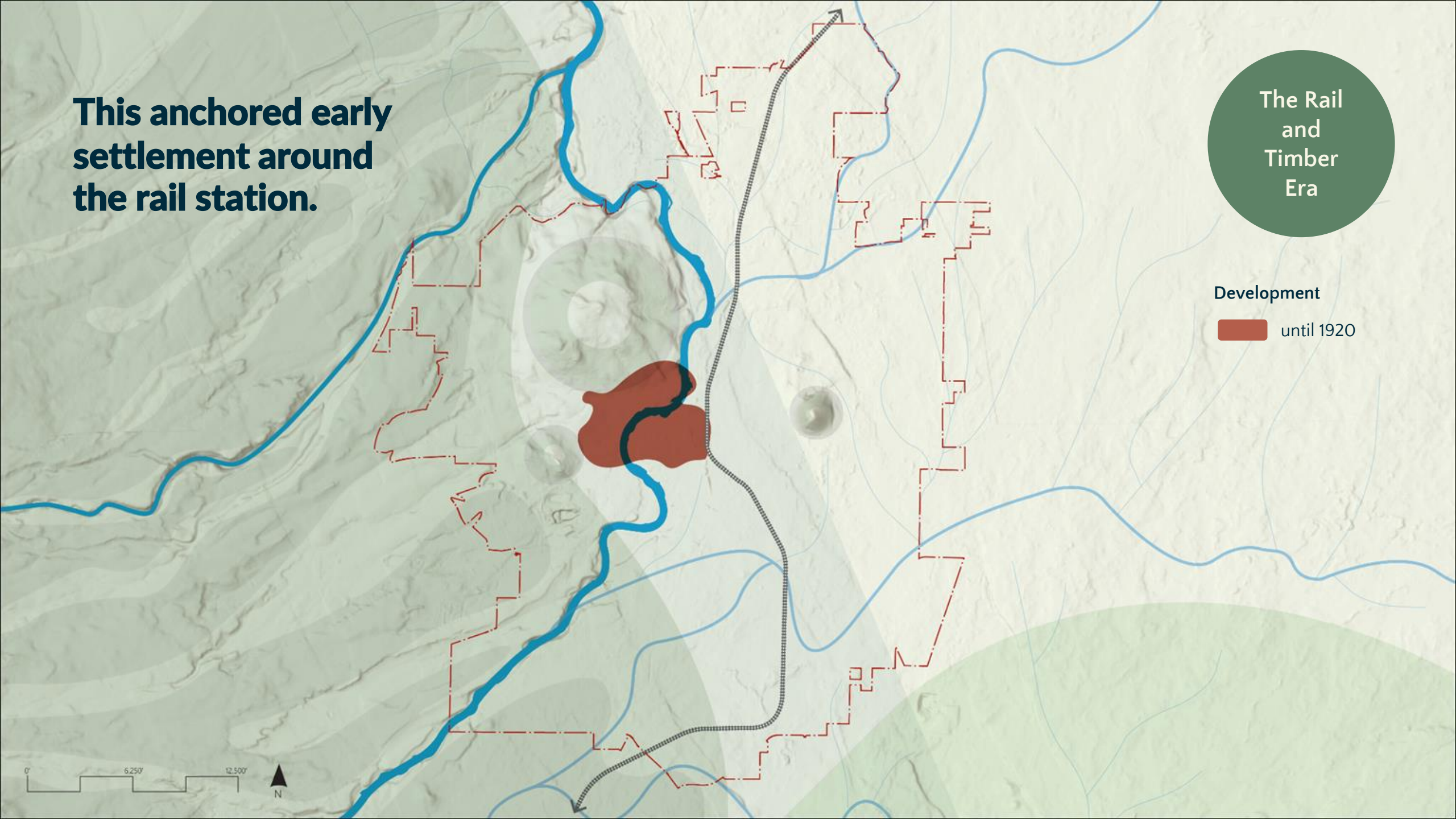


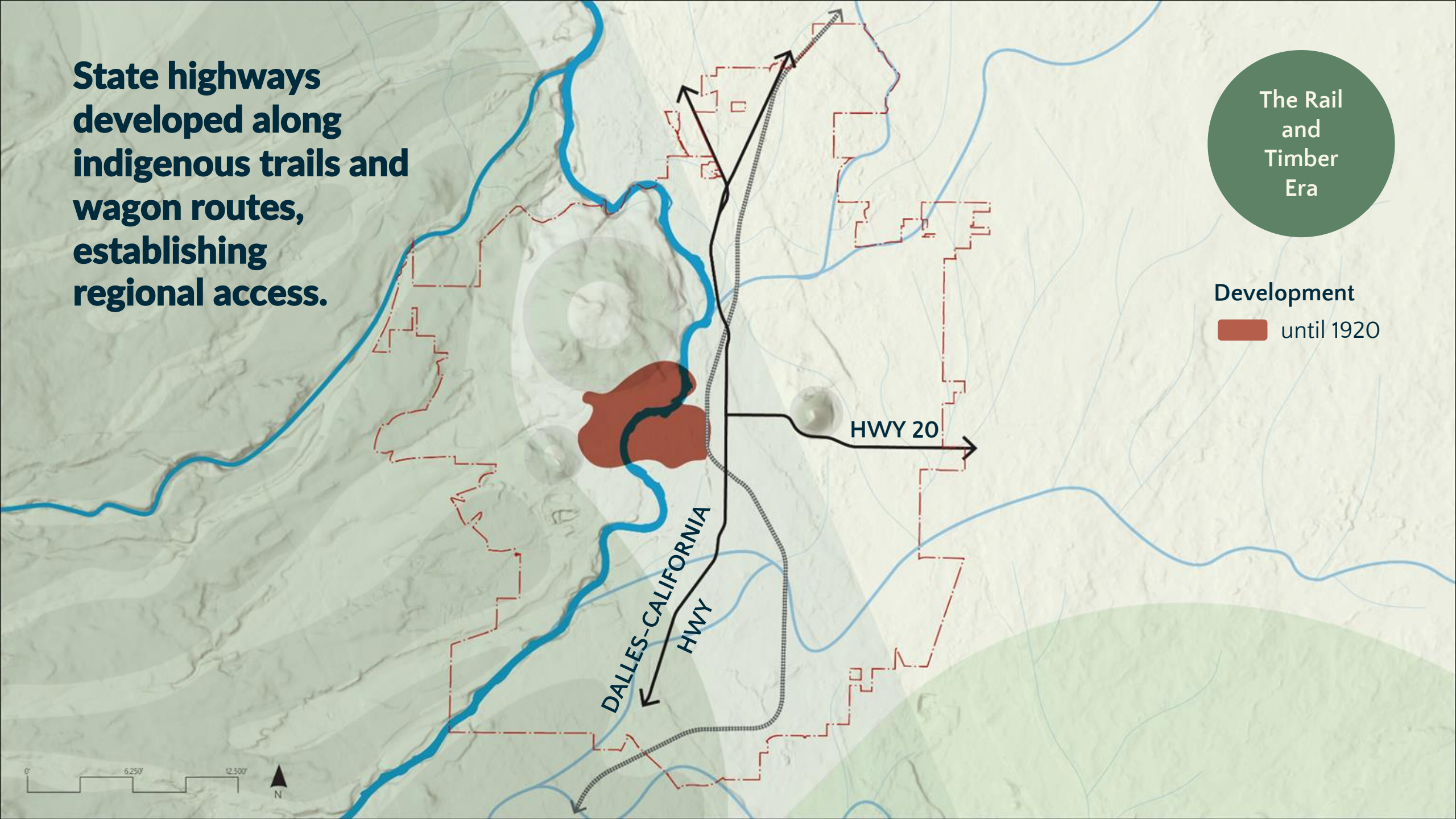
The Arrival of Outsiders

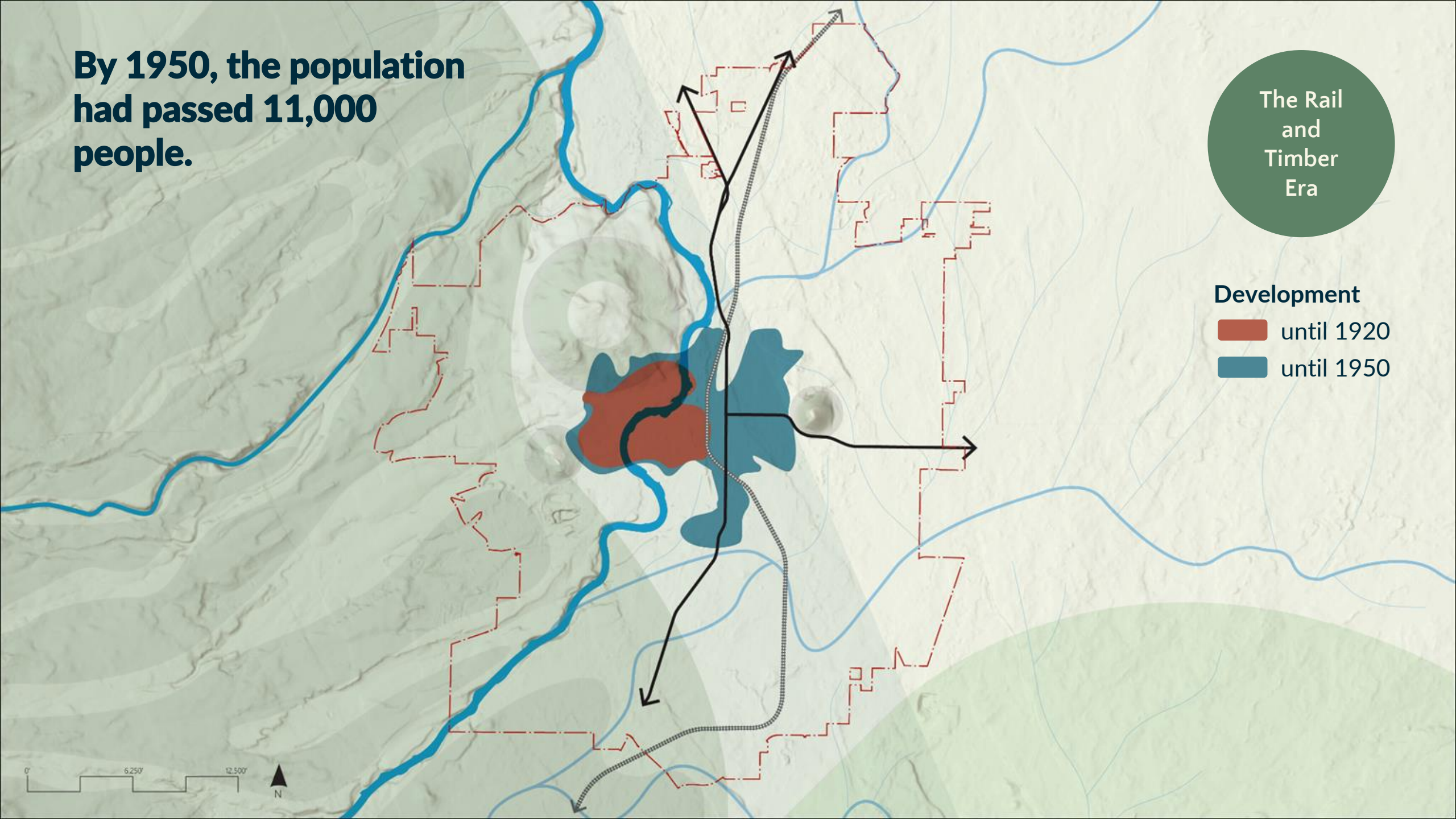
Canals made the land east of the Deschutes River suitable for intensive agriculture.

They were the first significant alteration to the high desert landscape.

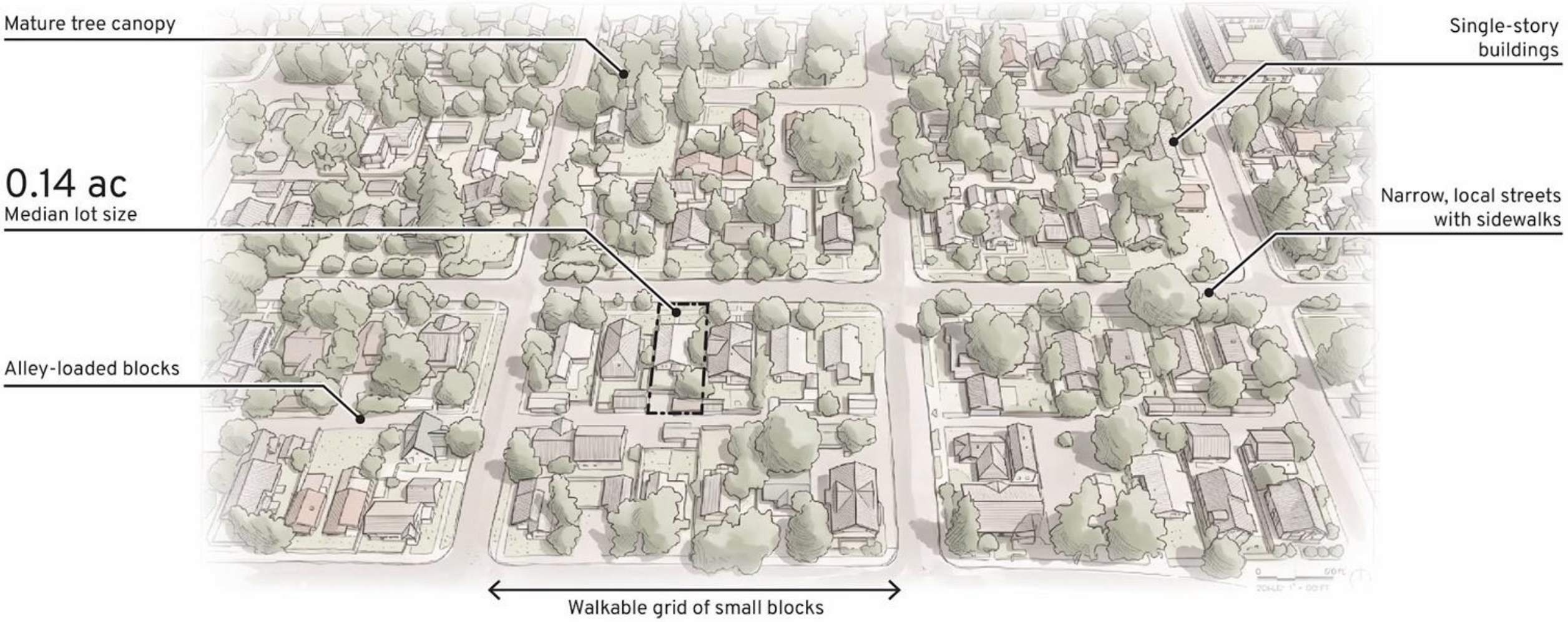

The railroad ended regional isolation and drove the timber industry boom.
RAILROAD
The Rail and Timber Era
0'
6,250'
12,500'
N


This anchored early settlement around the rail station.
The Rail and Timber Era
Development
until 1920
0'
6,250'
12,500'
N

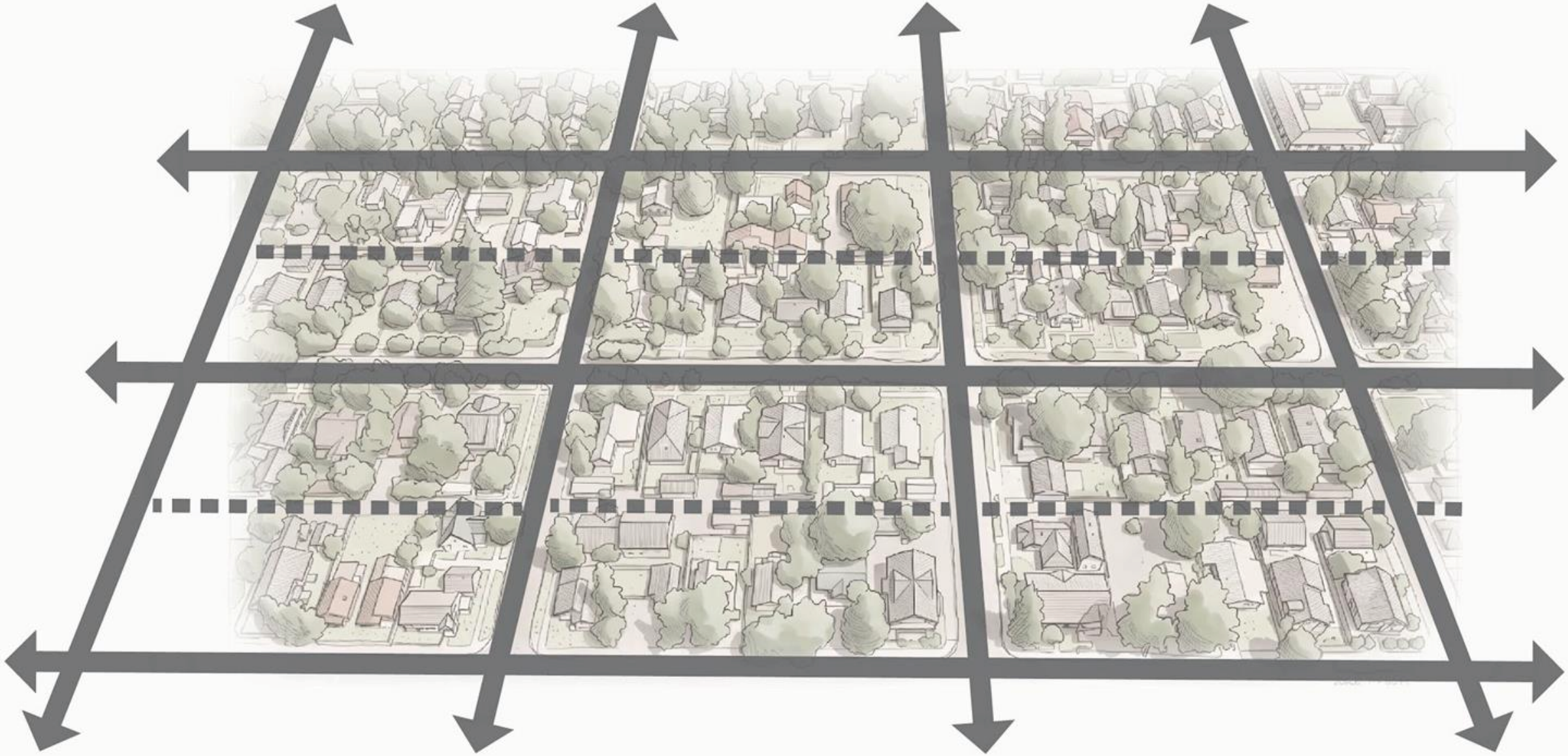

State highways developed along indigenous trails and wagon routes, establishing regional access.
The Rail and Timber Era
Development
until 1920
HWY 20
DALLES-CALIFORNIA HWY
0'
6,250'
12,500'
N

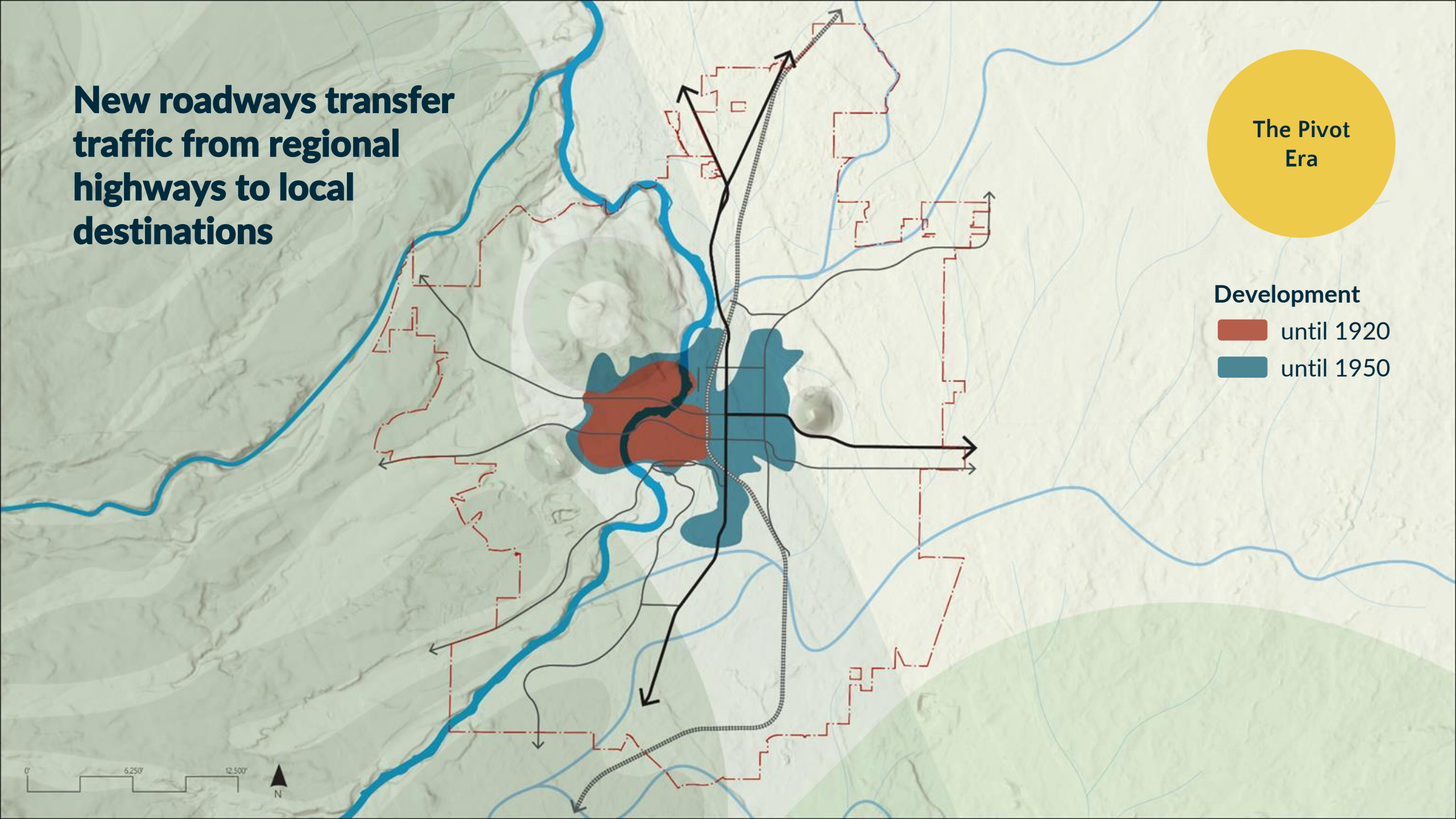

By 1950, the population had passed 11,000 people.
The Rail and Timber Era
Development
until 1920
until 1950
0'
6,250'
12,500'
N

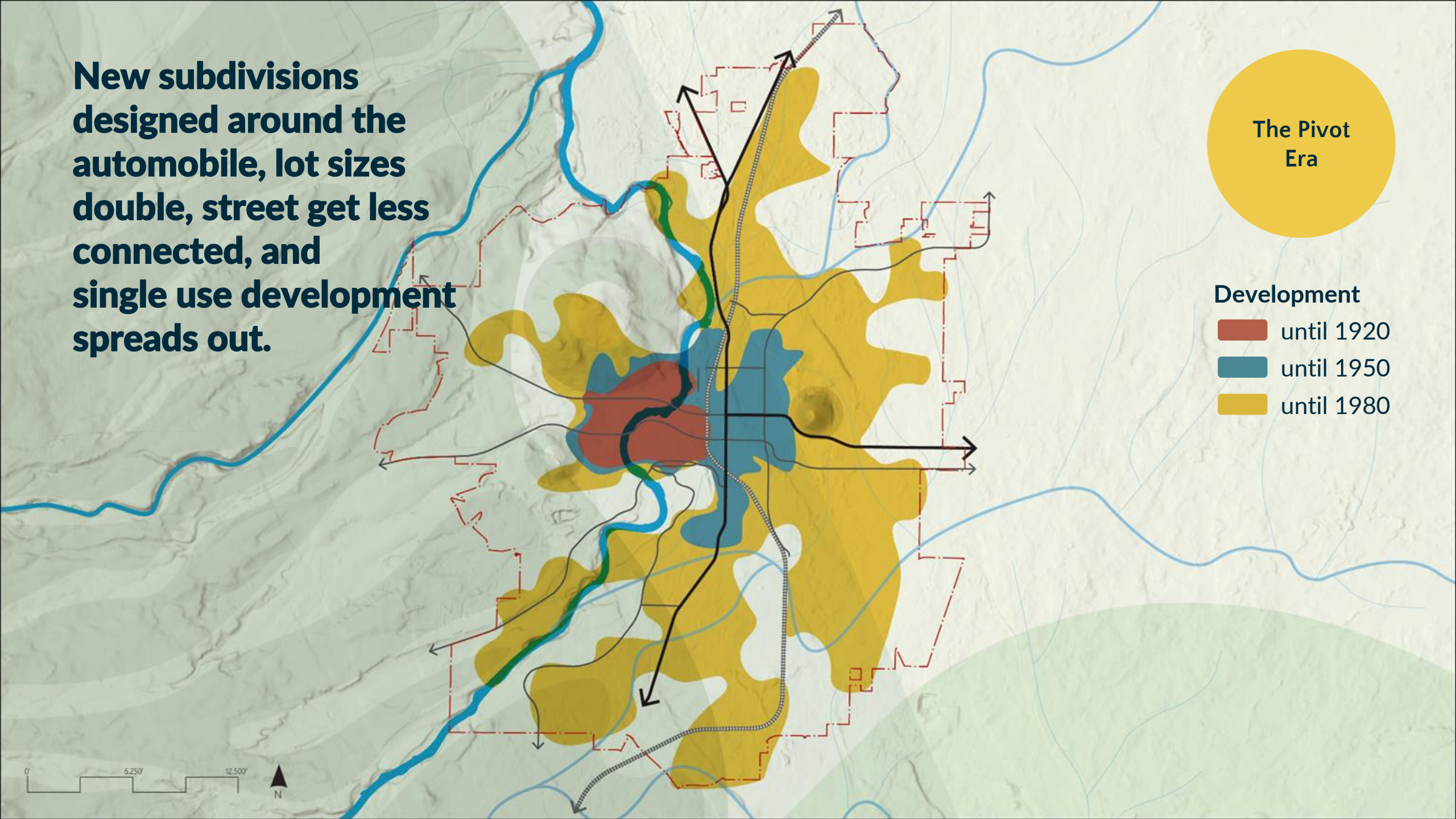
The Rail and Timber Era (1900-1950) *- Built form example*



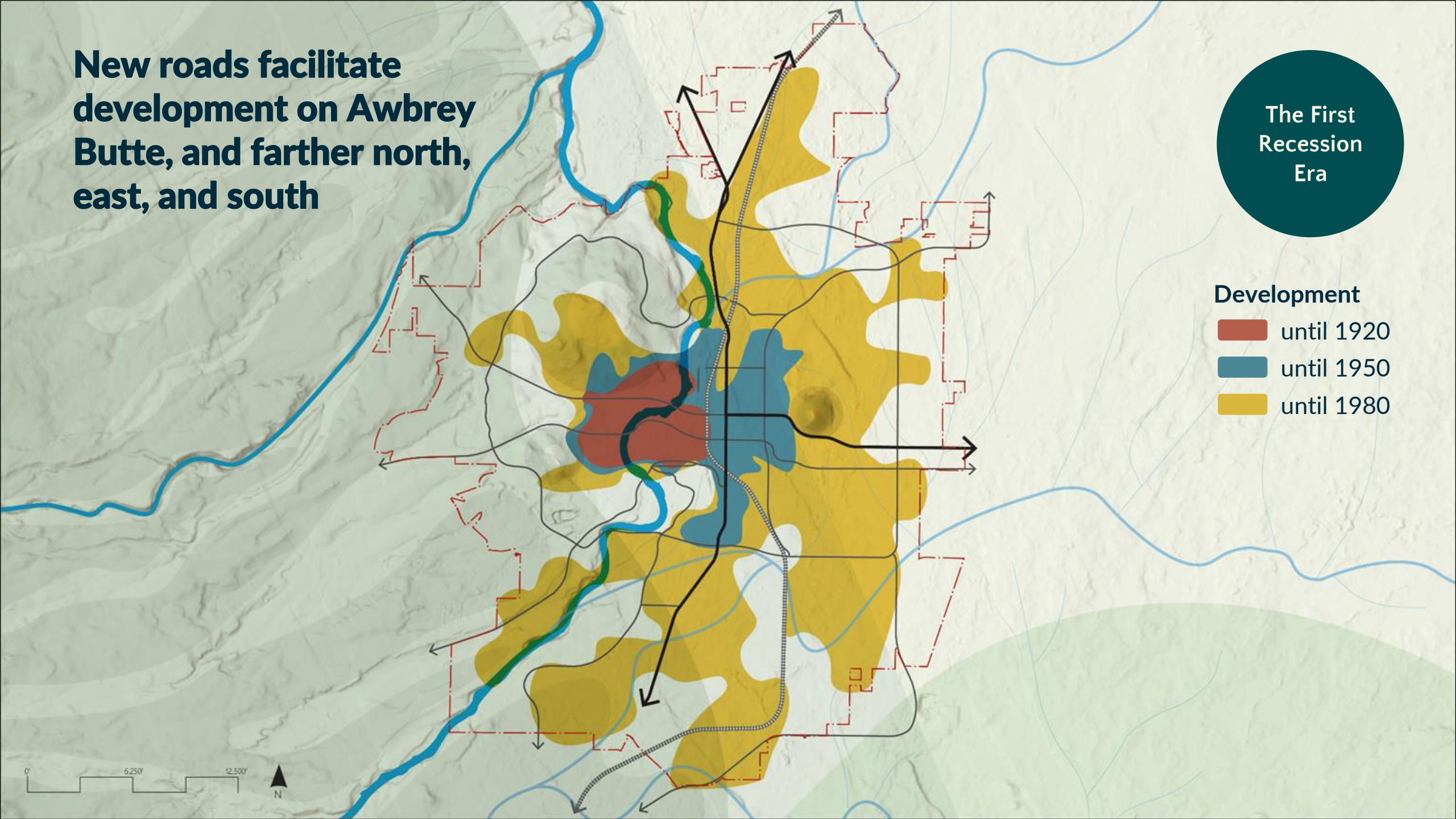
The Rail and Timber Era (1900-1950) *- Street network example*



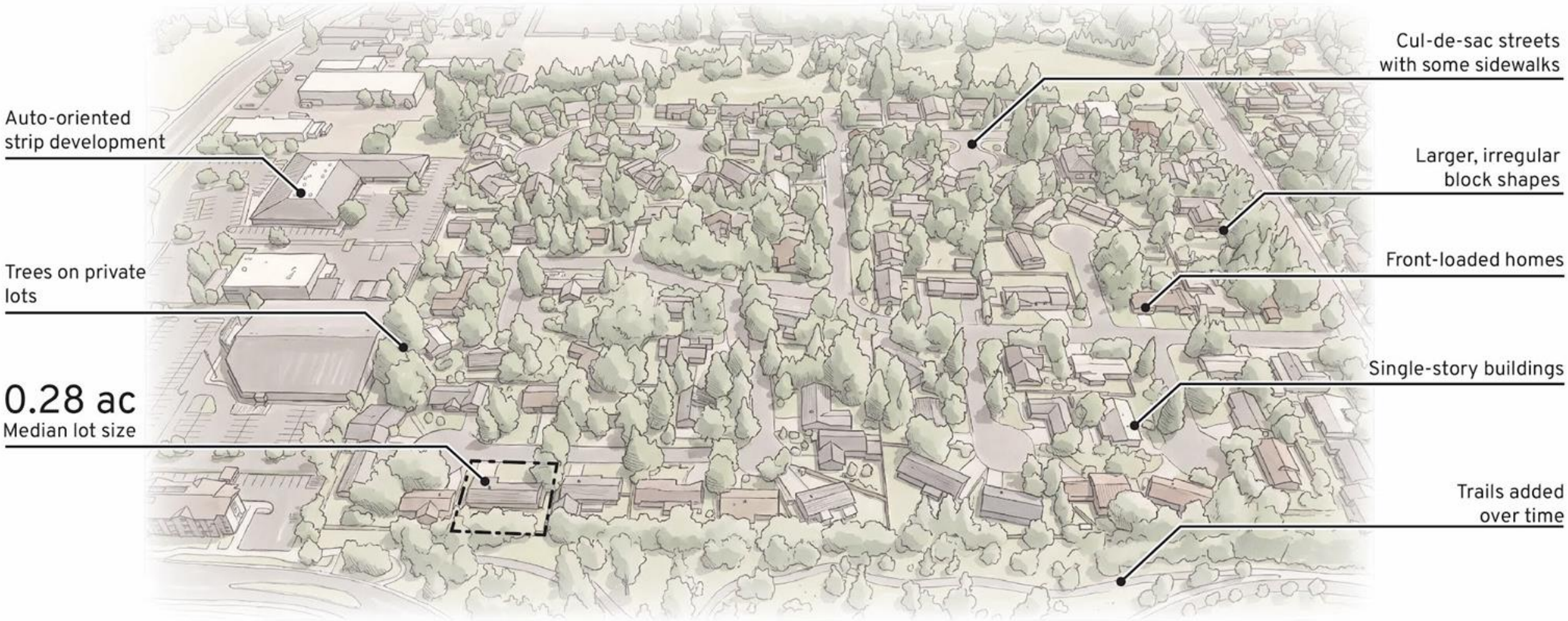

New roadways transfer traffic from regional highways to local destinations
The Pivot Era
Development
until 1920
until 1950
0'
6,250'
12,500'
N


New subdivisions designed around the automobile, lot sizes double, street get less connected, and single use development spreads out.
The Pivot Era
Development
until 1920
until 1950
until 1980
0'
6,250'
12,500'
N

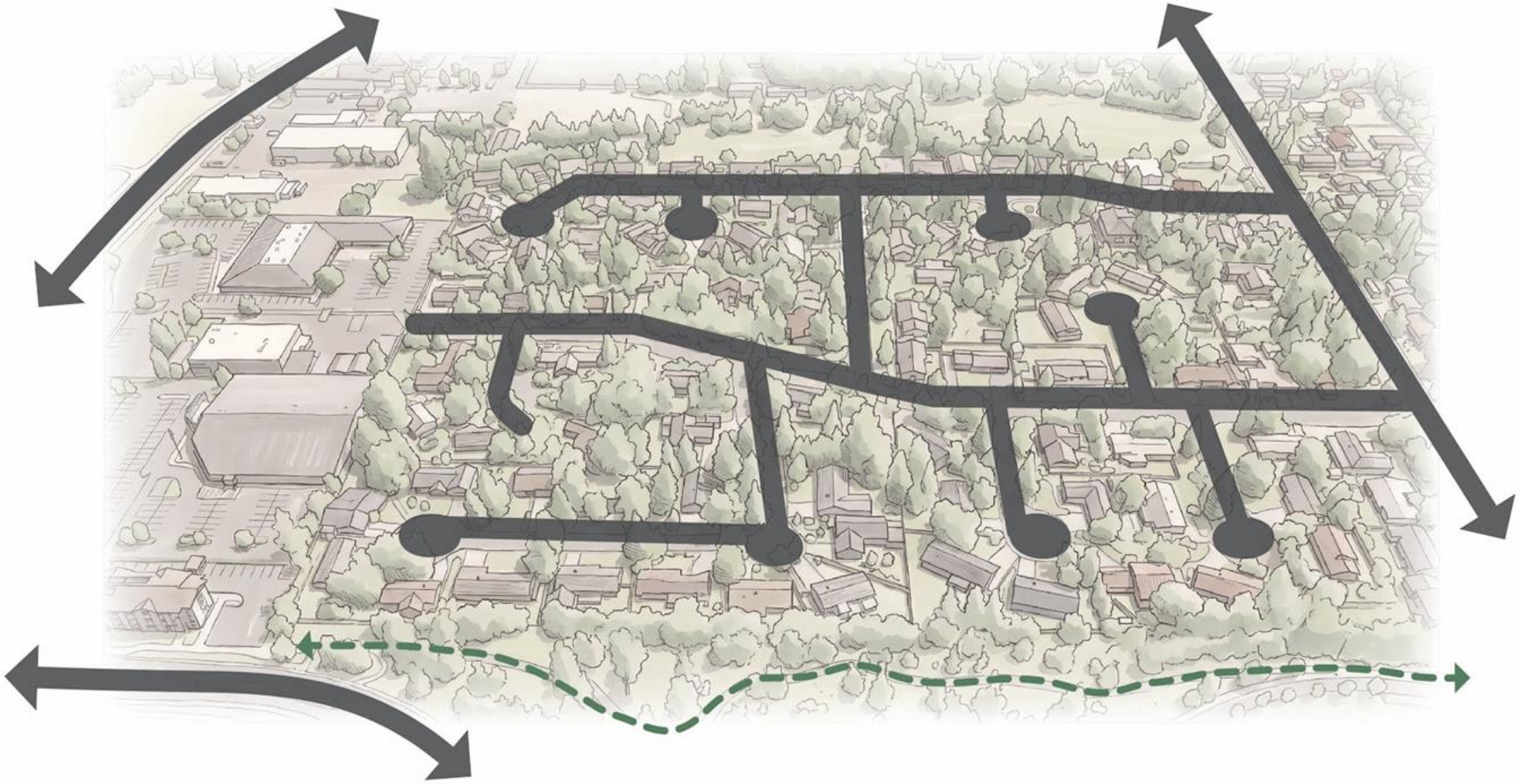
New roads facilitate development on Awbrey Butte, and farther north, east, and south



The Pivot Era (1951-1979) *- Built form example*



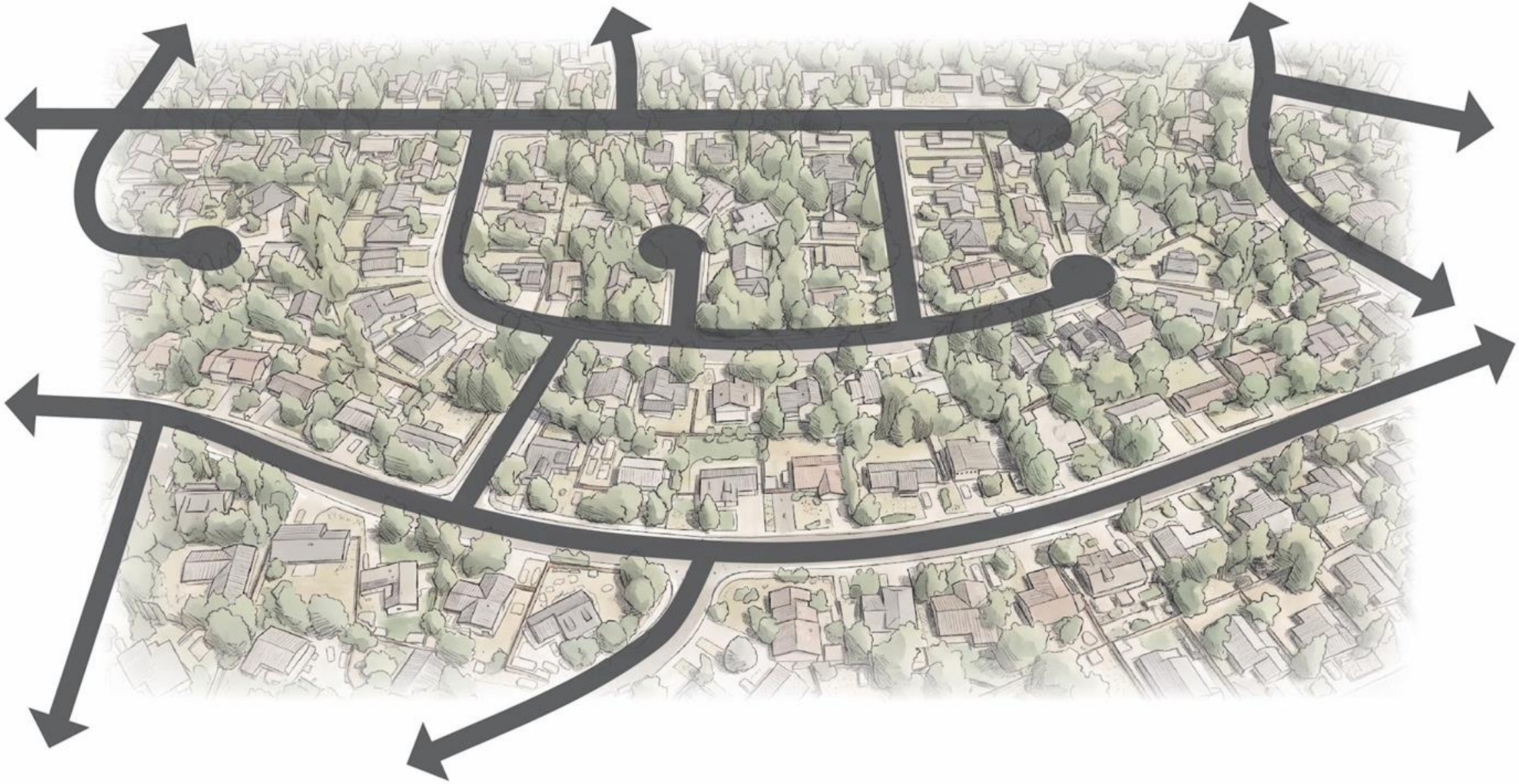
The Pivot Era (1951-1979) *- Street network example*

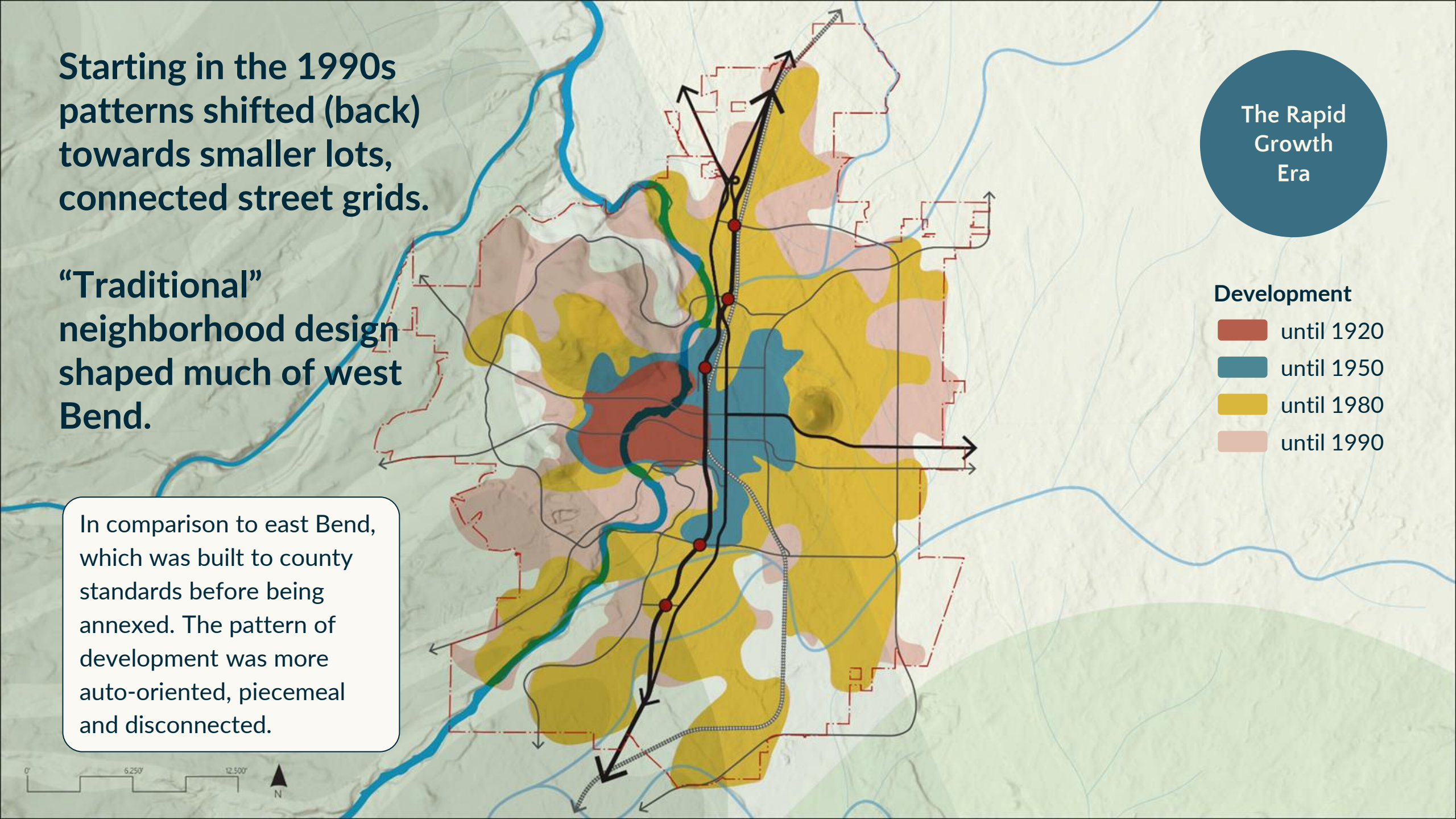


The First Recession Era (1980-1989) - *Built form example*



The First Recession Era (1980-1989) - *Street network example*




Starting in the 1990s patterns shifted (back) towards smaller lots, connected street grids.
“Traditional” neighborhood design shaped much of west Bend.
In comparison to east Bend, which was built to county standards before being annexed. The pattern of development was more auto-oriented, piecemeal and disconnected.
The Rapid Growth Era
Development
until 1920
until 1950
until 1980
until 1990
0'
6,250'
12,500'
N

The Parkway provided regional vehicular access but also contributed to a physical separation between the east and west sides of the City.

The Rapid Growth Era

The Great Recession Era

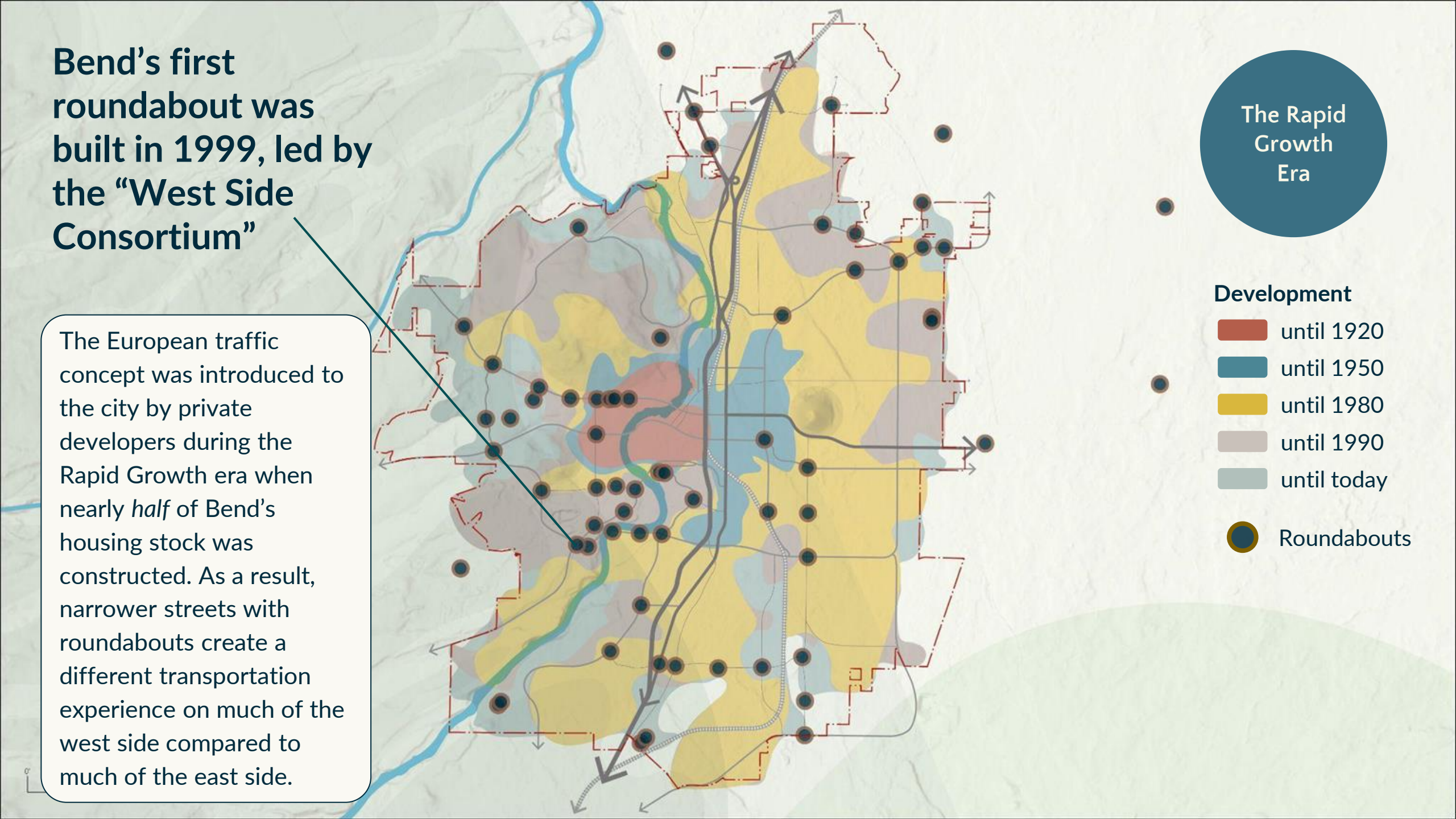


0' 6,250' 12,500'

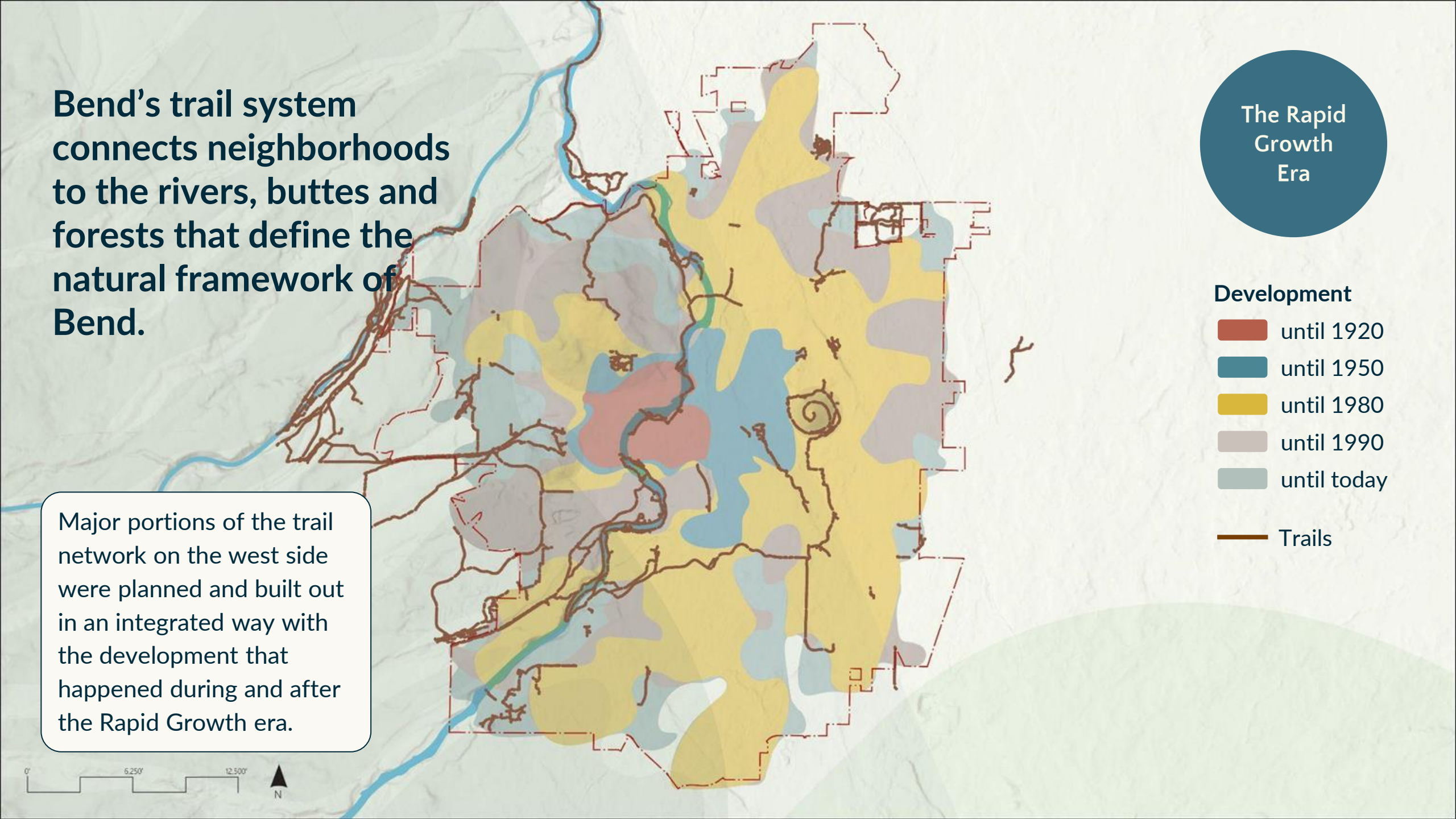
N

Bend's first roundabout was built in 1999, led by the "West Side Consortium"

The European traffic concept was introduced to the city by private developers during the Rapid Growth era when nearly *half* of Bend's housing stock was constructed. As a result, narrower streets with roundabouts create a different transportation experience on much of the west side compared to much of the east side.



Bend's trail system connects neighborhoods to the rivers, buttes and forests that define the natural framework of Bend.

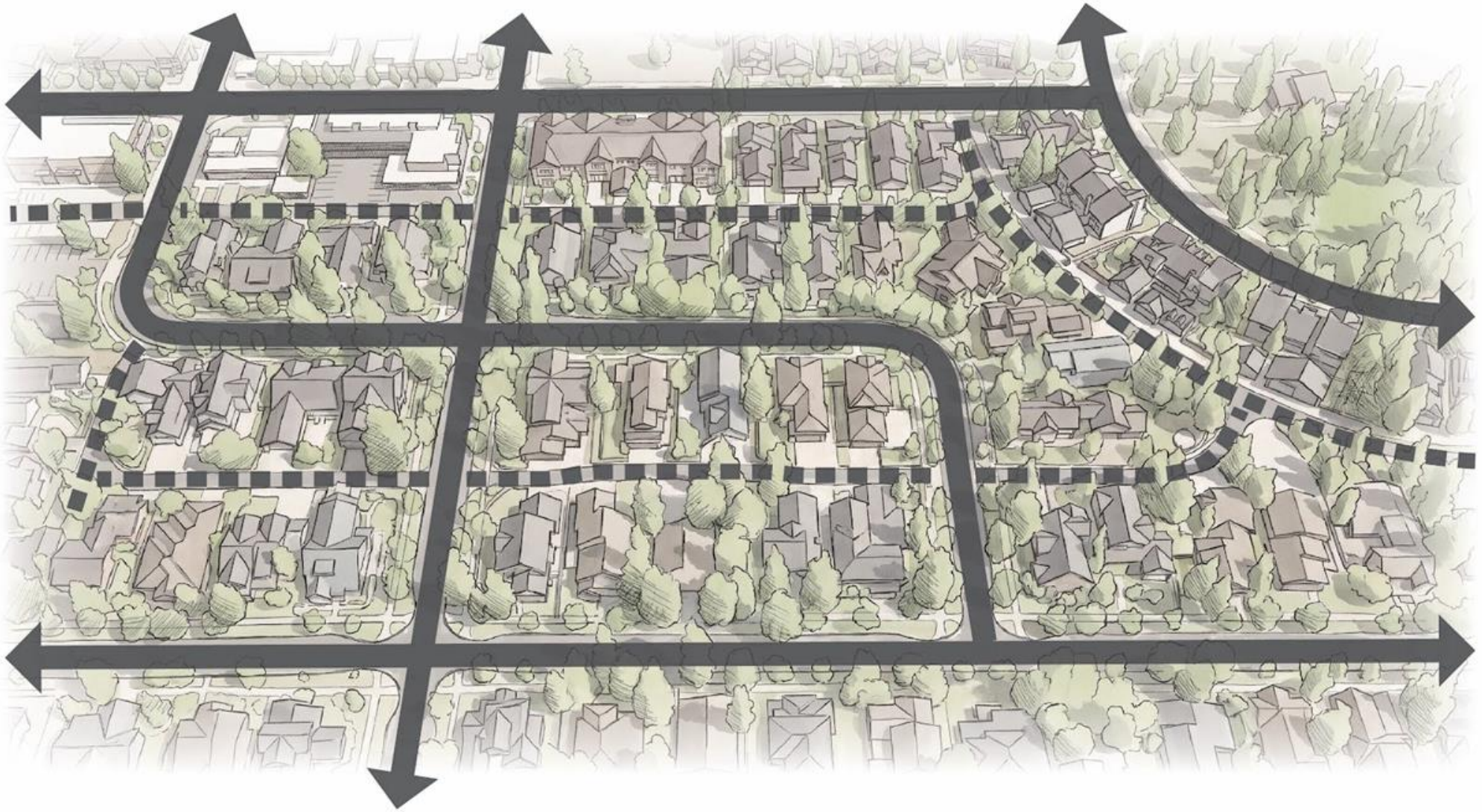


Major portions of the trail network on the west side were planned and built out in an integrated way with the development that happened during and after the Rapid Growth era.

The Rapid Growth Era (1990-2006) *- Built form example*



The Rapid Growth Era (1990-2006) *- Street and alley network example*



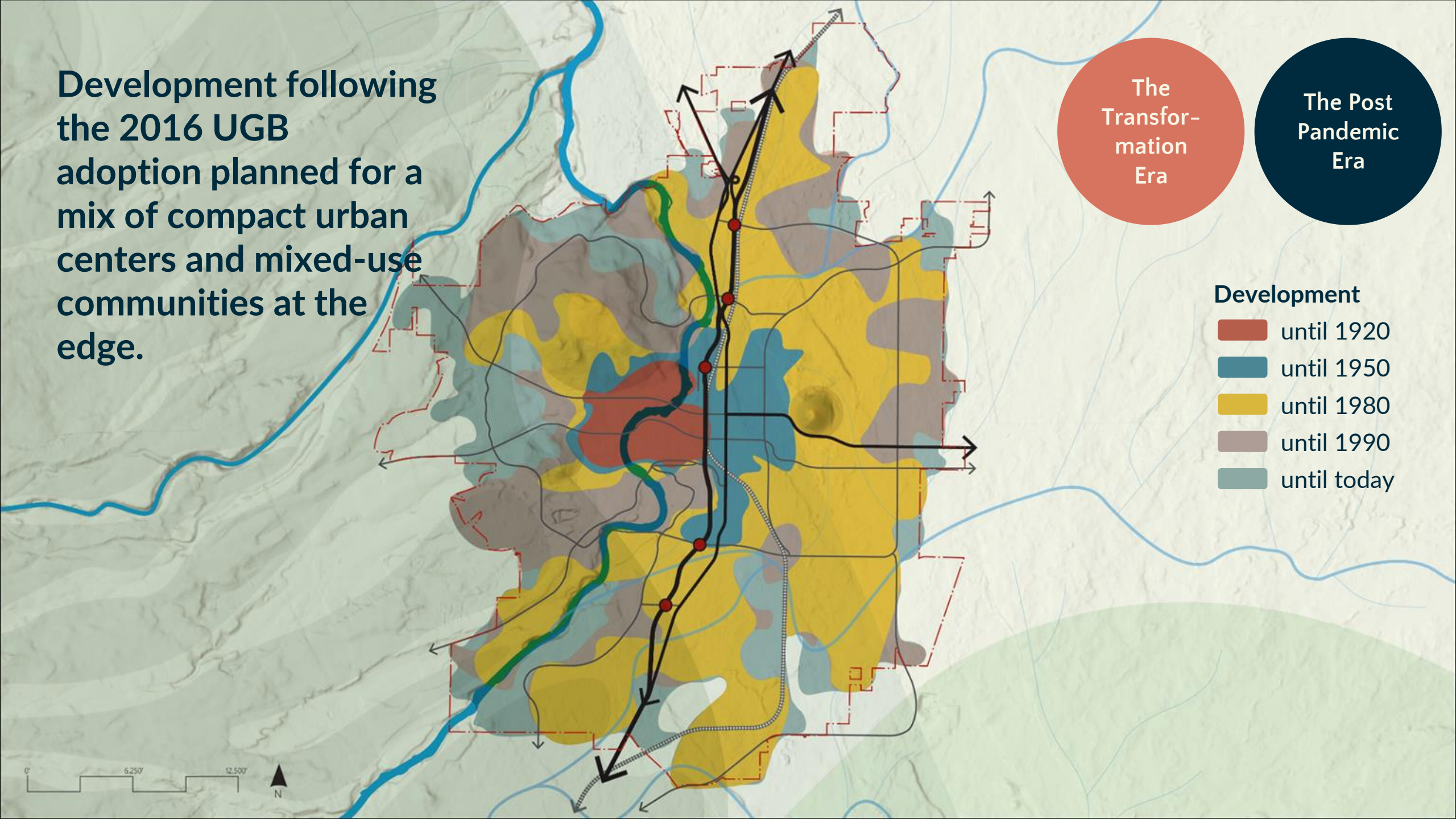
The Great Recession Era (2007-2012) *- Built form example*



The Great Recession Era (2007-2012) *- Street, alley, trail network example*



Development following the 2016 UGB adoption planned for a mix of compact urban centers and mixed-use communities at the edge.



The Transformation Era (2013-2020) - *Built form example*



The Transformation Era (2013-2020) - *Street network example*



The Post Pandemic Era (2021-Present) - *Built form example*

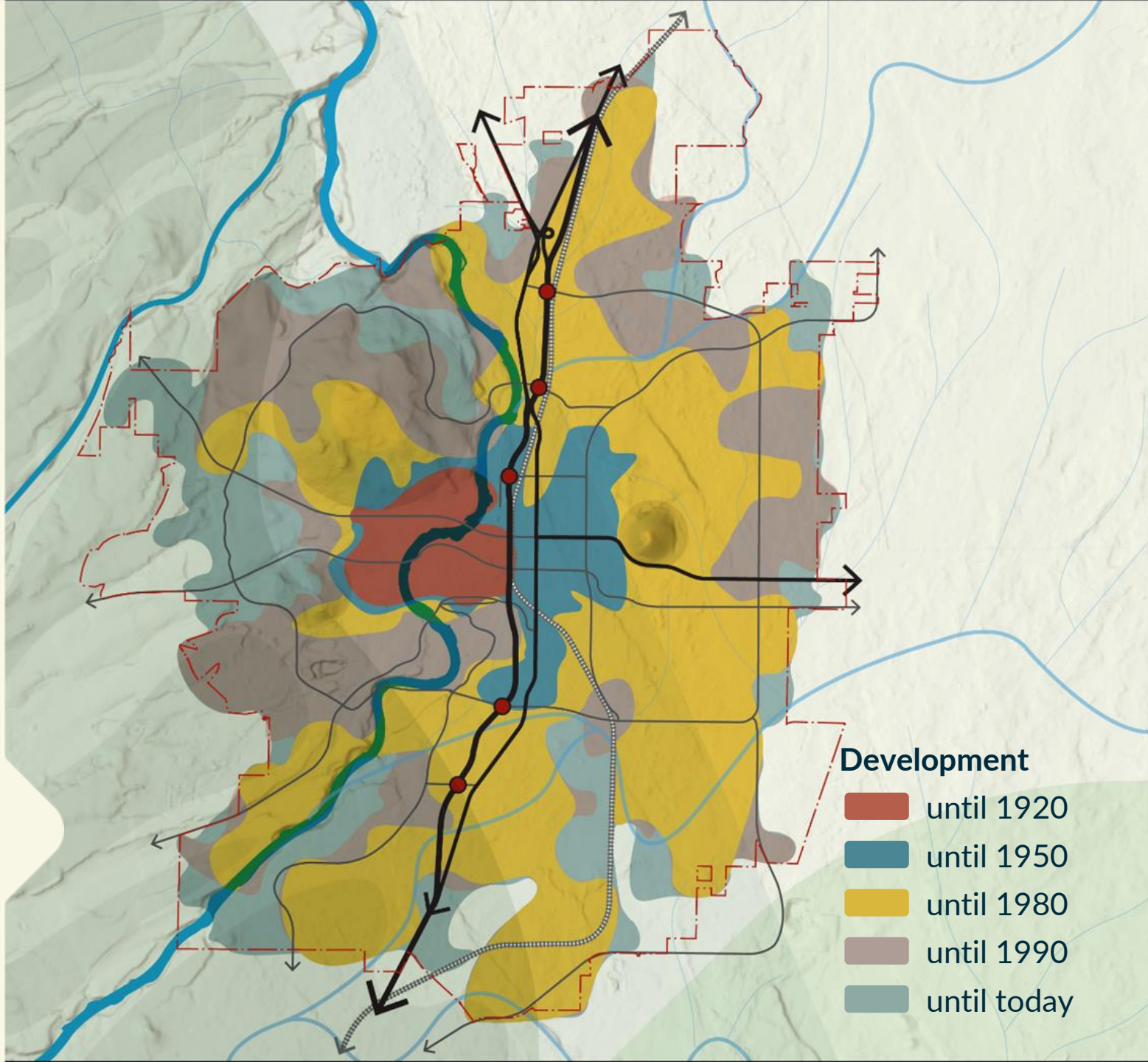


The Post Pandemic Era (2021-Present) - *Street, alley, trail network example*



Looking at how Bend has grown, what development and investment patterns should we build on, and which should we avoid repeating?

Council Round-Robin Discussion
(~3 minutes per Councilor)



10 Minute Break

Growing a Bend by Centering Community

Overview of the Community Impact Lens and how it will be used.

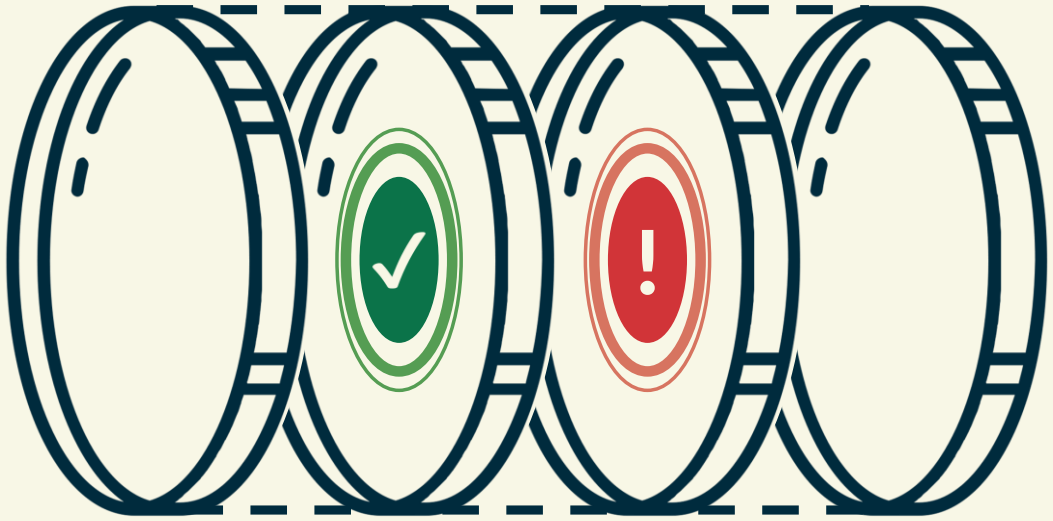


Community Impact Framework

Consistent set of lenses to assess every deliverable in this project

Identify and map areas of **Vulnerability** *and* **Opportunity** within the City.

- *What people and places in the City of Bend will require extra support to mitigate the effects of growth and change?*
- *What people and places in the City of Bend have housing-secure populations, high quality amenities (assets), and jobs that support future growth?*



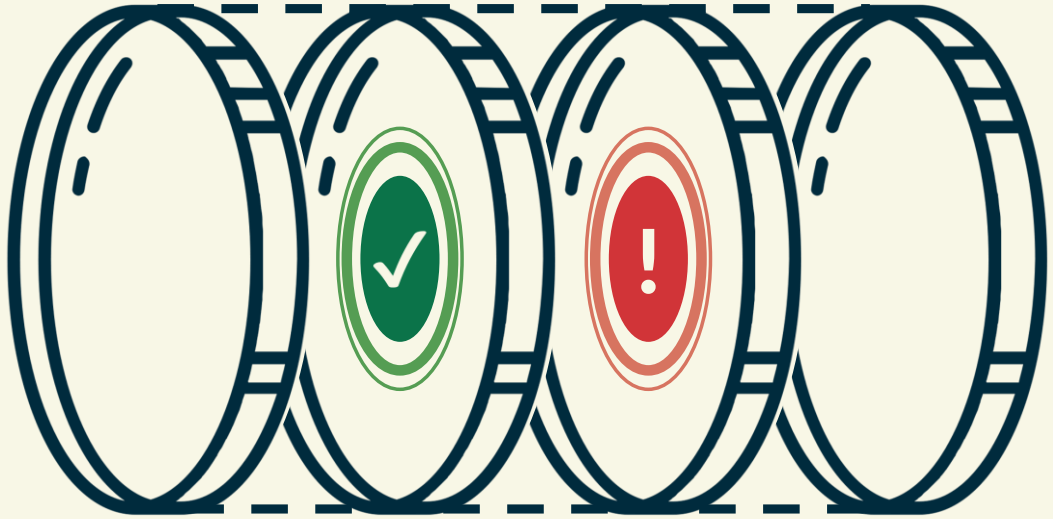
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Community Impact Framework

Why is This Important?

Ensures our team and our community to reflect on the community impacts of decisions through the project. For example:

- *What is the potential impact of draft HPS or TSP policies & investments on vulnerable populations?*
- *Are the benefits and burdens of future growth shared equitably?*
- *Are policy changes and investments equitably distributed?*



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Community Impact Process

Spatial Analysis

Community Impact Spatial Analysis

Engagement

Input from those impacted shapes the analysis

Maps & Charts

Data Atlas, Indices and Community Impact Report

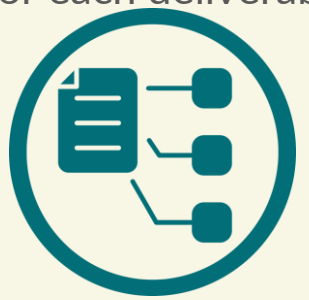
Tailored AIM Tool

Tailoring the existing Bend **Ask, Identify, Measure (AIM)** Tool with Spatial Analysis & Legal Requirements

Community Impact Reporting

Using tailored AIM Criteria based on Community Impact Analysis.

These criteria are put into a worksheet that is used to inform, evaluate, and guide decision-making for each deliverable.



Beginning: Informs Approach

Middle: Evaluate early findings

End: Guides Policy Choices

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Ask, Identify, Measure (AIM)

Integrating engagement and data to examine how project decisions impact the community

A
Ask

- What assumptions are built into this decision?
- What do we know about past practices and their lasting effects on different communities?
- Where are the gaps in our knowledge or data?

I
Identify

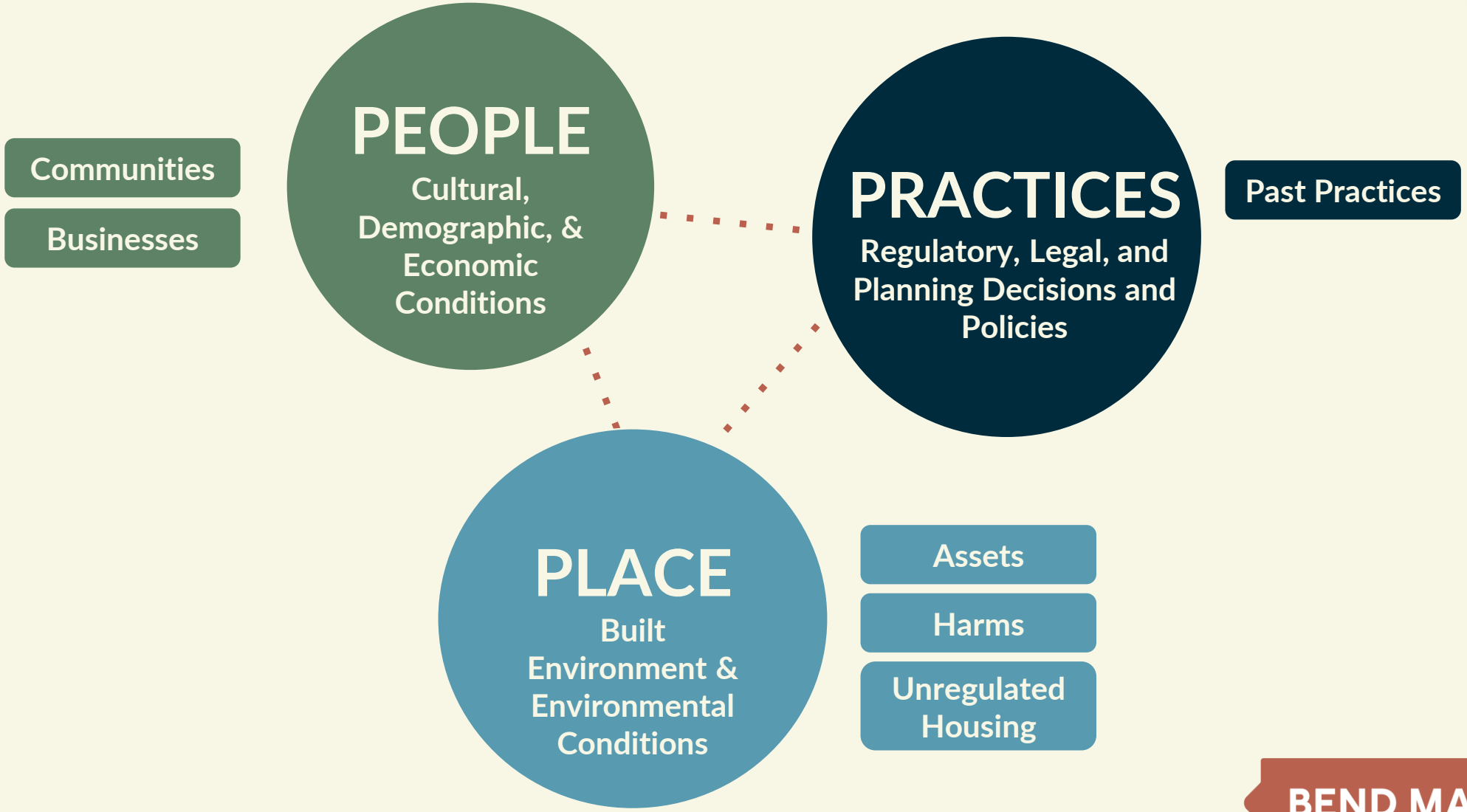
- Who benefits from this decision, and who bears the burden?
- Where do we need to hear more voices before moving forward?

M
Measure

- What outcomes are we trying to achieve for Bend's communities, and how will we know if we are on track?

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Spatial Analysis “Lenses”



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Composite Maps

Select datasets will be scored and normalized to construct several multi-criteria decision indices, or "**composite maps**" to help **consider opportunity and vulnerability to growth and change.**

Composite Map	*How it will be used*
Opportunity Stable, high-opportunity (high-asset) areas that are better positioned to sustain increased development and absorb urban change.	*What people and places in the City of Bend have housing-secure populations, high quality amenities (assets), and jobs that support future growth?*
Displacement Vulnerability Less stable, at-risk areas (low-asset or high-harm areas with higher concentrations of poverty and underserved communities) where growth must be paired with specific policy protections.	*What people and places in the City of Bend will require extra support to mitigate the effects of growth and change?*

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Is the team on the right track in how we are approaching community impact?

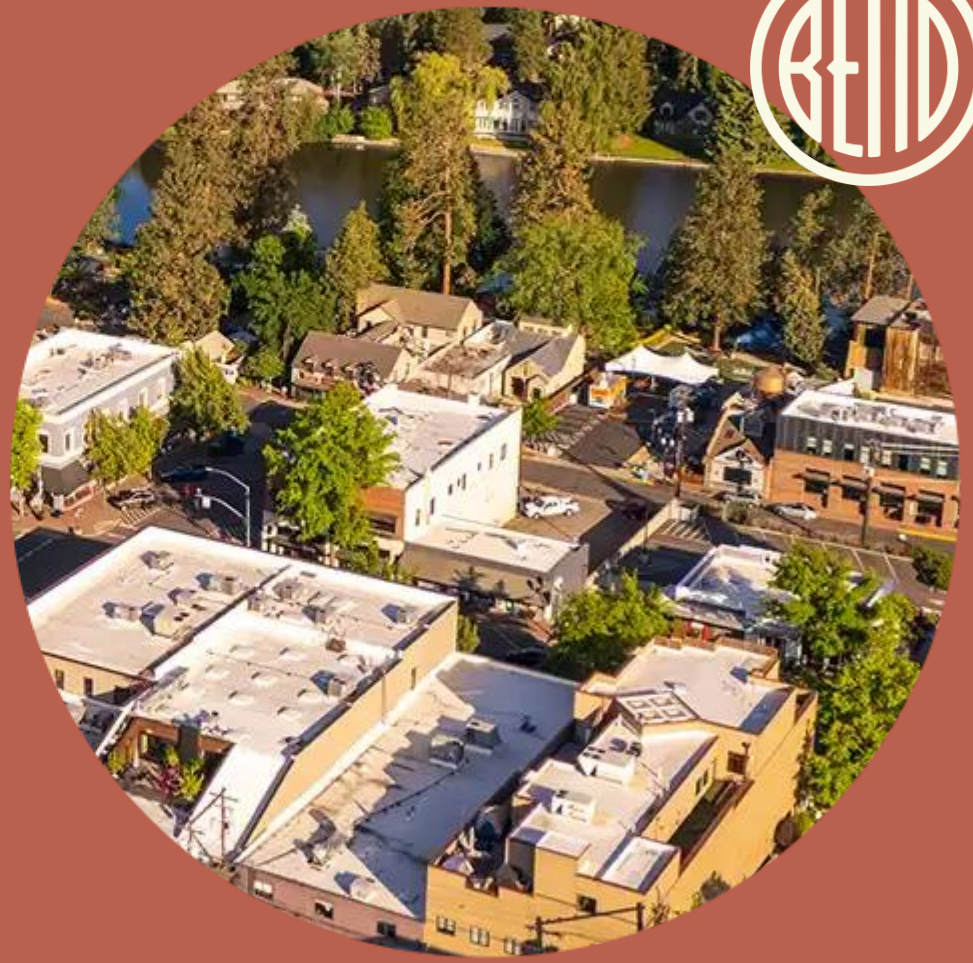
Are there dimensions of community impact that should be emphasized?



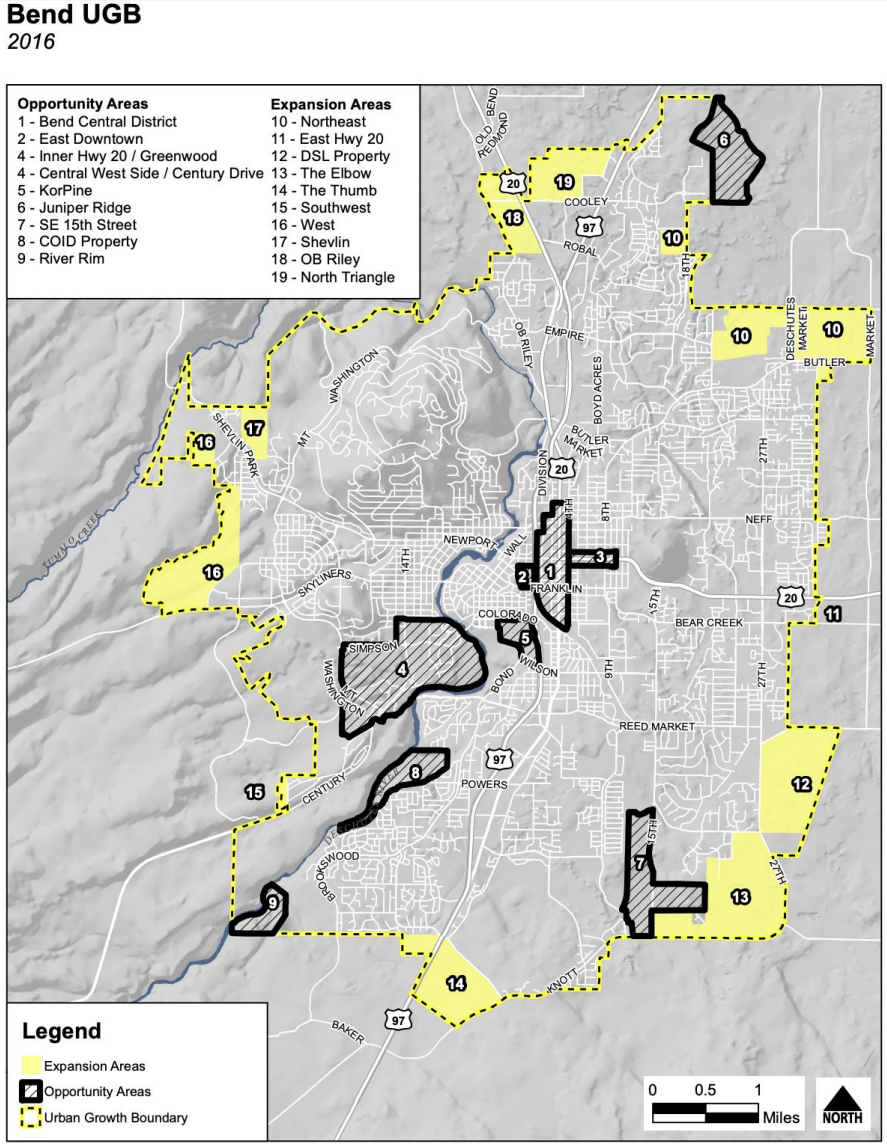
Council Discussion (15-20 minutes)

Where Bend Stands

Overview of Bend today and Bend's existing policy trajectory.



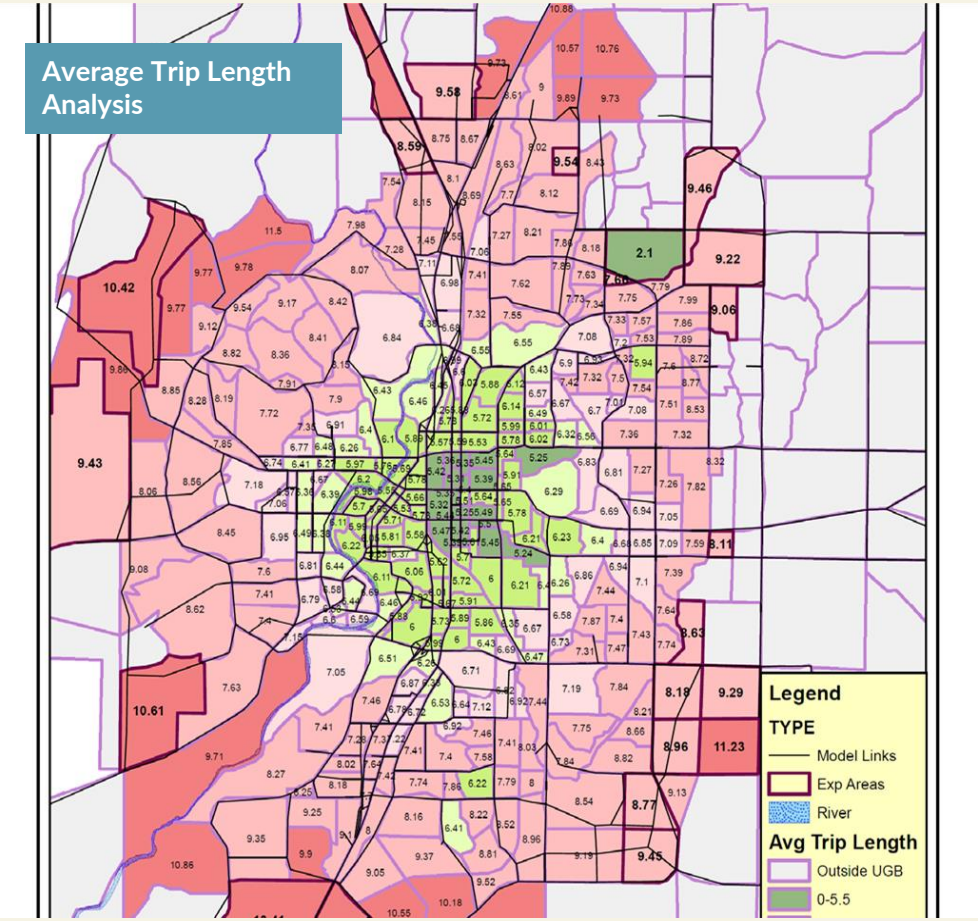
Bend shifted the way it grew in 2016...



The City's 2016 Comprehensive Plan update largely guides the way Bend is growing today. This plan set a new trend for Bend's growth.

1. **Grow Up**
   More housing and job growth in the core, especially near transit and multimodal corridors.
2. **Grow out as Complete Communities**
   Expansion areas were planned for a mix of housing, employment and daily needs.
3. **Integrated Land Use & Transportation Planning**
   Shorter trips became a land use and transportation planning objective.

Shorter trips became the strategy



The map helped reveal why central locations, transit corridors and Opportunity Areas mattered for Vehicle Miles Traveled (VMT) reductions.

Integrated Land Use & Transportation Plan (ILUTP)

The 2016 ILUTP changed the growth question from "where do we expand?" to "how do we grow so trips are shorter and choices are better?"

Connect the grid

Use intersection density, street spacing and route choice to shorten trips, support active transportation and spread travel demand.

Manage roadway capacity carefully

Widen selectively; reinforce the desired growth pattern

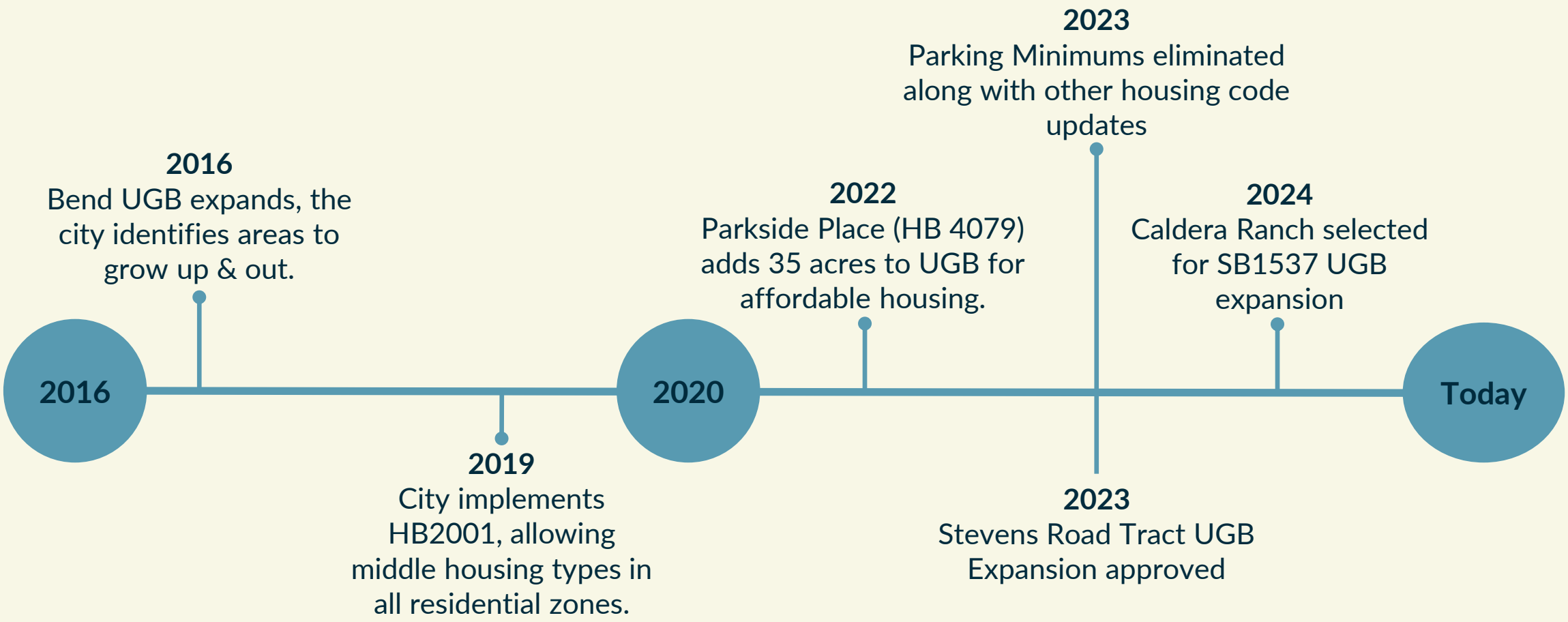
Supporting implementation tools

Mixed-use zones • density + efficiency measures • transit focus • TDM + parking management • complete streets • careful roadway capacity review

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Development capacity has increased since 2016

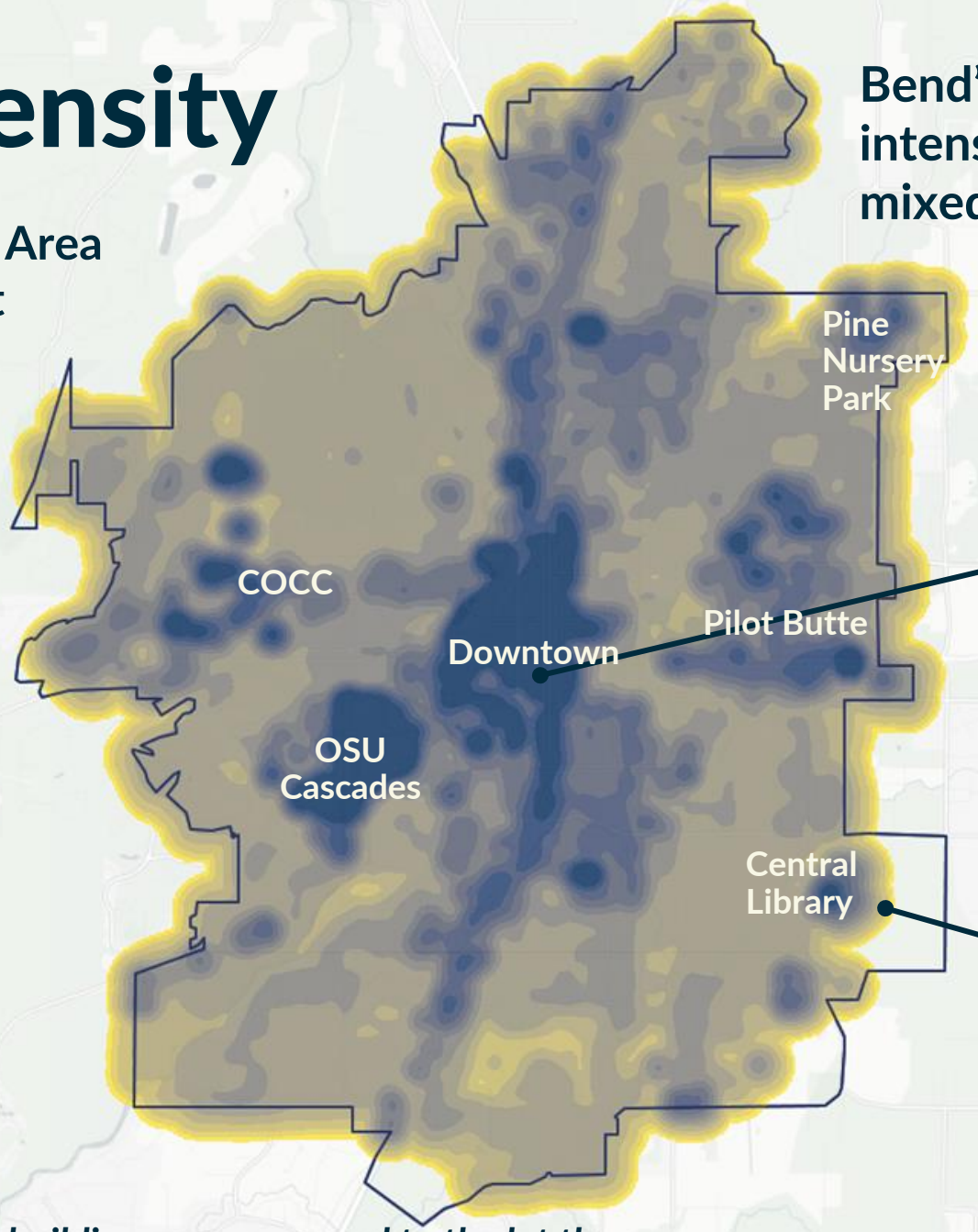
Bend is largely implementing the City's 2016 Comprehensive Plan update; however, meaningful changes since have increased development capacity.



Allowed Density

Effective maximum Floor Area Ratio (FAR) under current zoning.

Bend's zoning allows for more intense development in existing mixed use and commercial zones.



FAR

5+
4
3
2
1
0

Bend Central District, KorPine and Central Westside.

Darker blue where zoning allows more intense development.

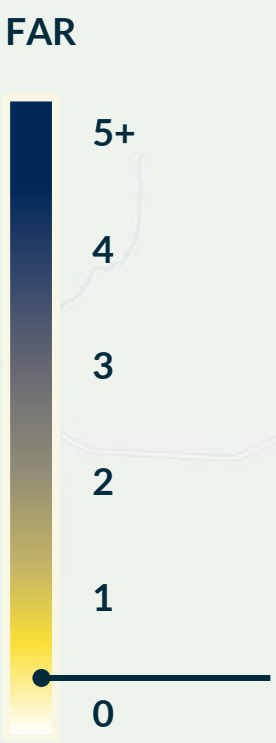
Expansion area parcels (UA, CN, and split-zoned lots) have no computable FAR. Parcel boundaries have been roughly approximated for growth projections.

**Floor Area Ratio (FAR) is how big buildings are compared to the lot they are on.*

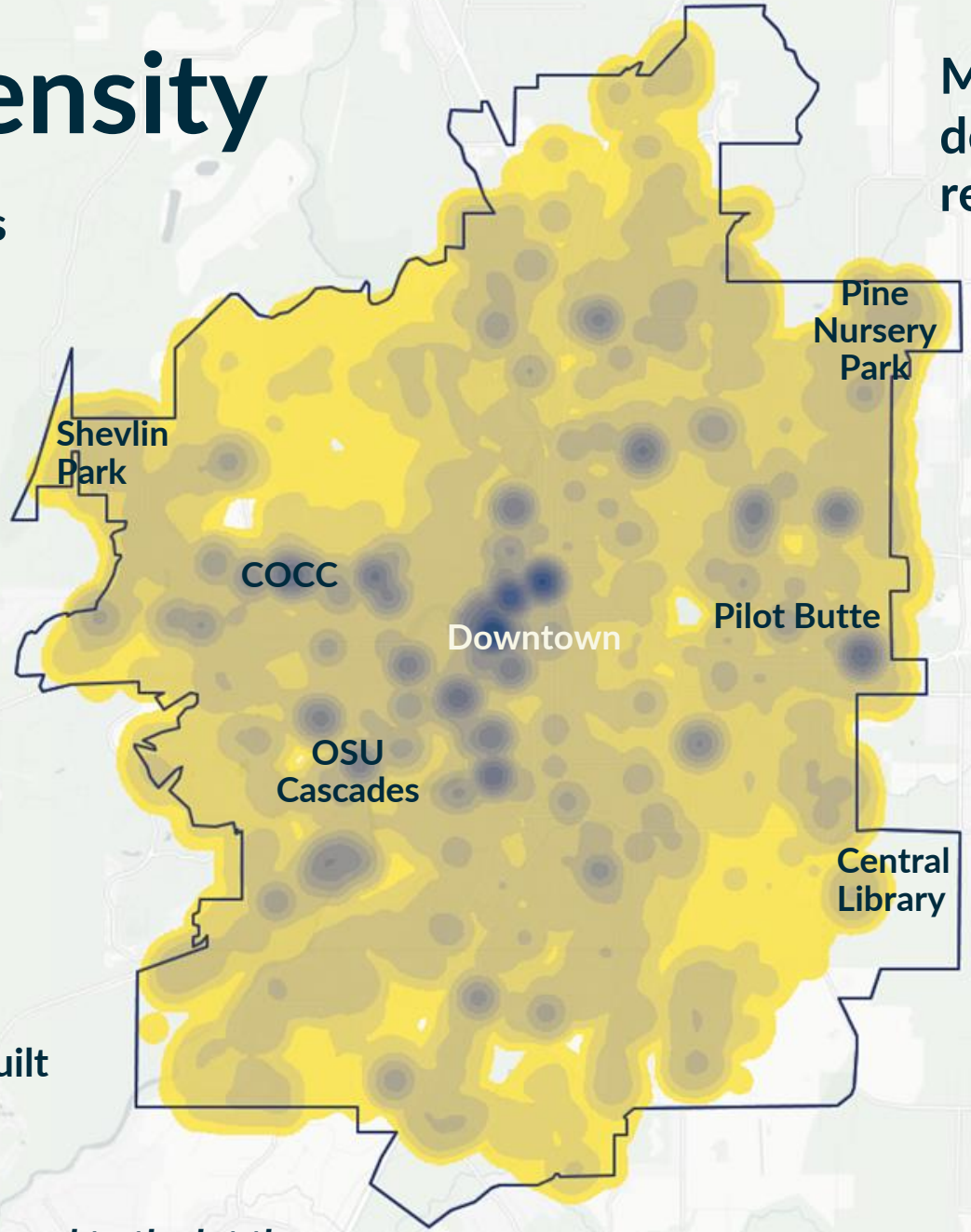
As-Built Density

Current FAR on Bend lots

Building sq. ft. / lot sq. ft., from Deschutes County records (May 2026).



Most of Bend is built below FAR 0.5



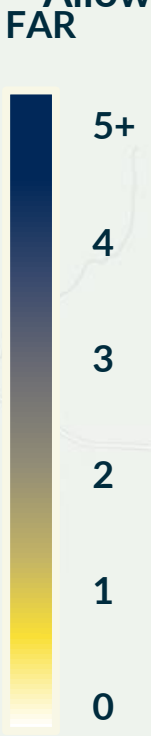
Most of Bend was built to lower densities when minimum parking requirements were in place.

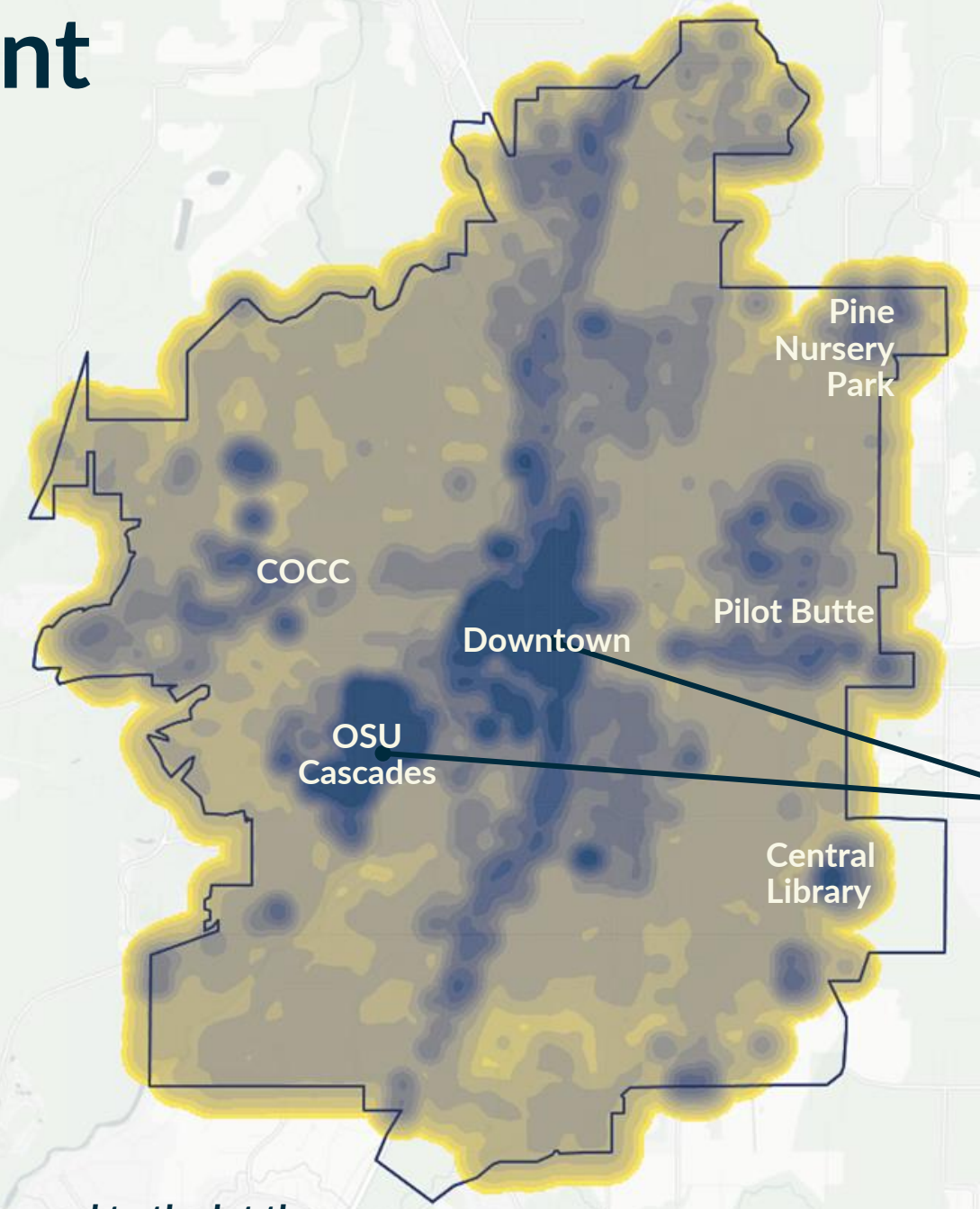
FAR is how big buildings are compared to the lot they are on.

Development Capacity

Allowed FAR that remains unused.

Allowed minus As-Built.





Additional development capacity has been added through recent code changes to address housing needs and emerging state rules.

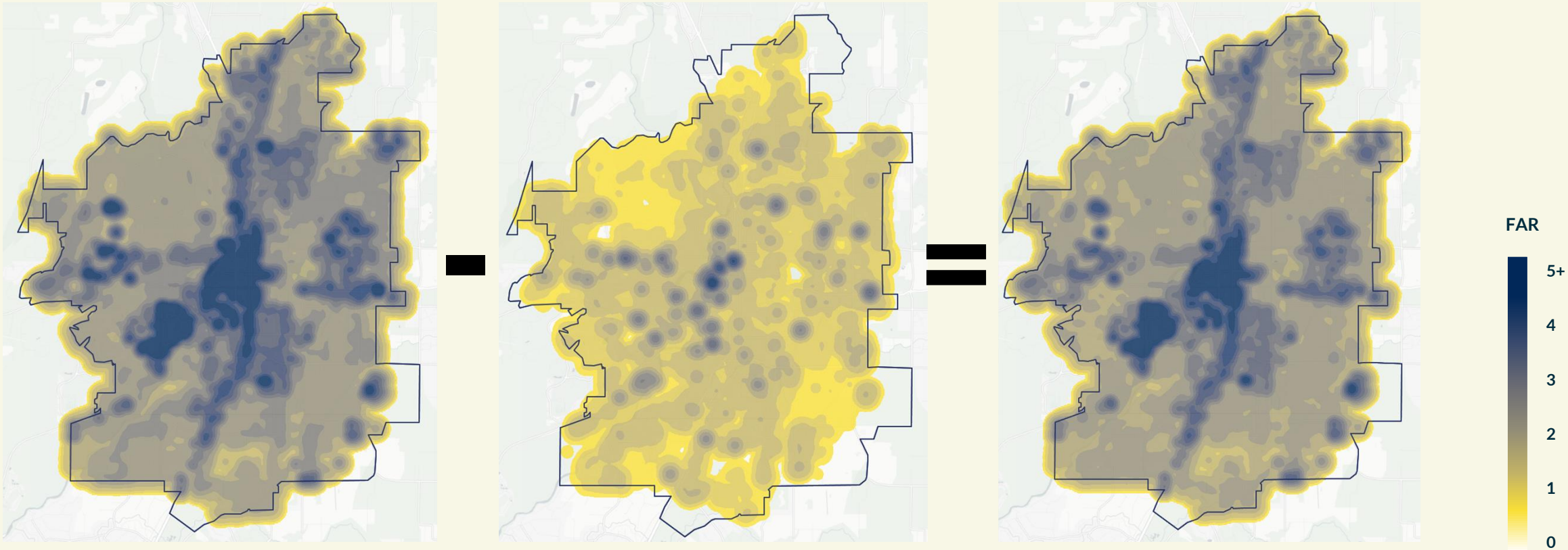
Darker blue indicates there is a larger gap between what zoning allows and what exists which can be considered development “headroom” under current zoning policies .

FAR is how big buildings are compared to the lot they are on.

Bend FAR* Gap Analysis

While significant development capacity remains in Bend, the project will explore *where* there are still gaps and whether capacity is allocated in the *right* locations.

Allowed Density − **As-Built Density** = **Development Capacity**



FAR is how big buildings are compared to the lot they are on.

Bend's Housing Trends

Home values have grown more than twice as fast as incomes since 2010

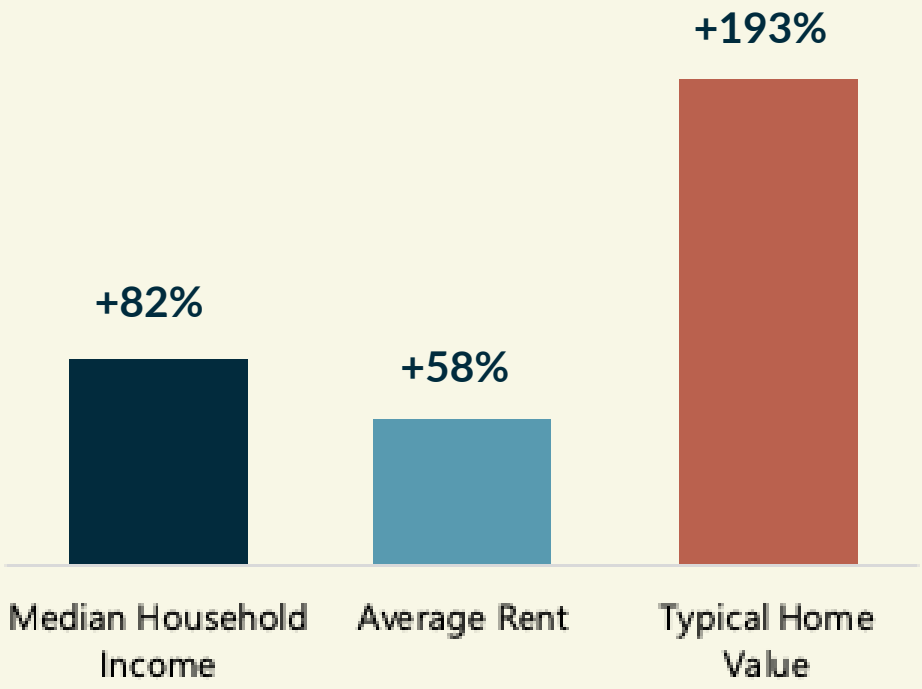
Typical Home Value: **$738,000**

Average 2BR Asking Rent: **$1,978**

Median Household Income: **$96,394**

Households cost burdened: **33%**

Change since 2010



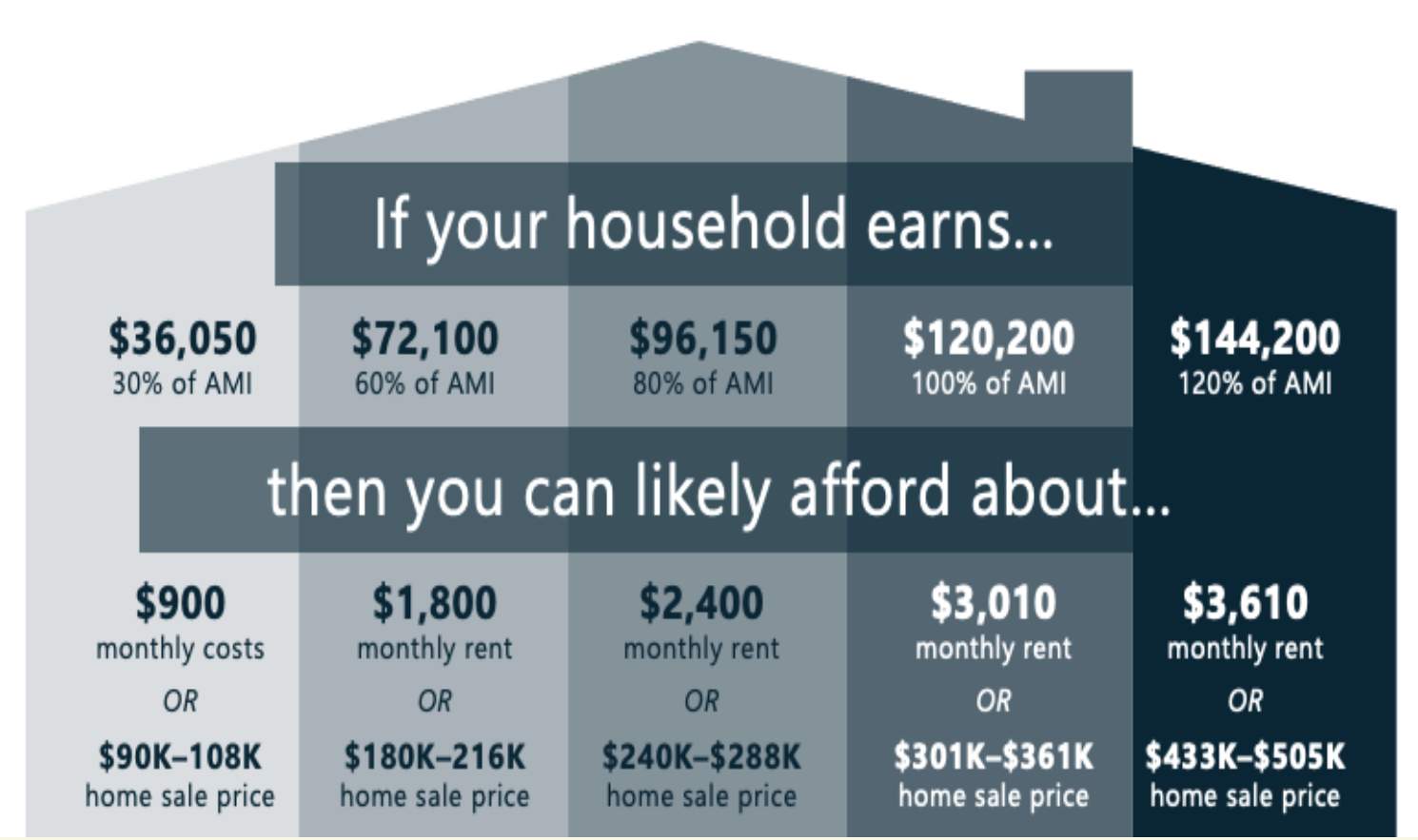
Source: Zillow Home Value Index, May 2026 (typical home value); CoStar, May 2026 (average two-bedroom rent); U.S. Census Bureau, 2024 5-Year ACS, Tables B25091 and B25070 (cost burden) and Table B25119 (median household income).

BEND MADE

Bend's Housing Trends

What Bend households can afford…

Financially Attainable Housing based on 2026 Area Median Income (AMI) in Deschutes County ($120,200) for a Family of Four



Typical Home Value: $738,000

Source: Zillow, May 2026

Requires $222,000 income (185% AMI) to afford

Average Rent for 2-Bedroom Apartment (plus utilities): $2,230

Source: Costar, May 2026; $1,978 plus basic utilities

Requires $89,000 income (74% AMI) to afford

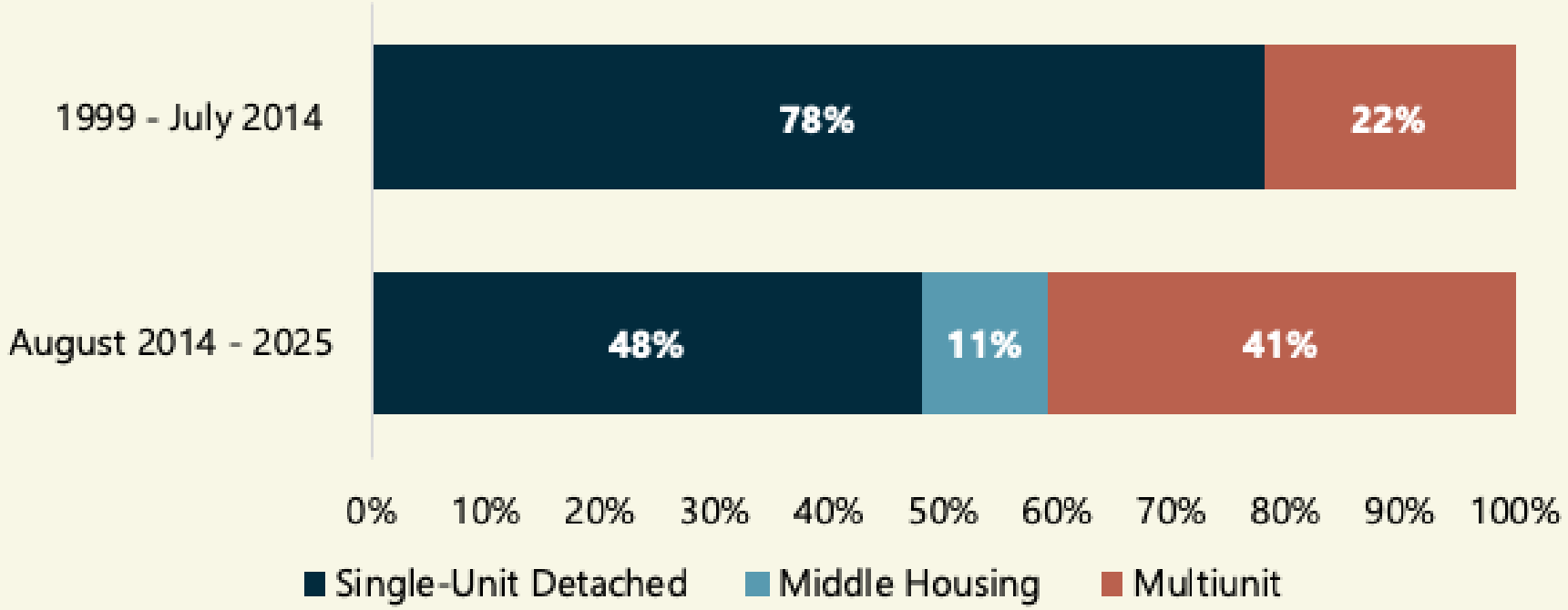
BEND MADE

Source: HUD, Deschutes County, 2026. Oregon Employment Department for occupational data, Deschutes County 2025; ECOnorthwest calculations

Permits shifted from 78% Single Family to 52% Multiunit

New housing permits have shifted toward greater variety over the past decade.

Share of New Dwelling Units Permitted by Housing Type, Bend (1999–July 2014 and August 2014–2025)



Key dates:

- UGB adopted (2016)
- HB 2001 middle housing adopted (2019)
- Parking minimums eliminated (2023)

Note: *These figures show the mix of new units permitted during each period, not Bend's total housing stock.*

Note: *Middle housing, including attached housing, is included in multiunit category for 1999-July 2014.*

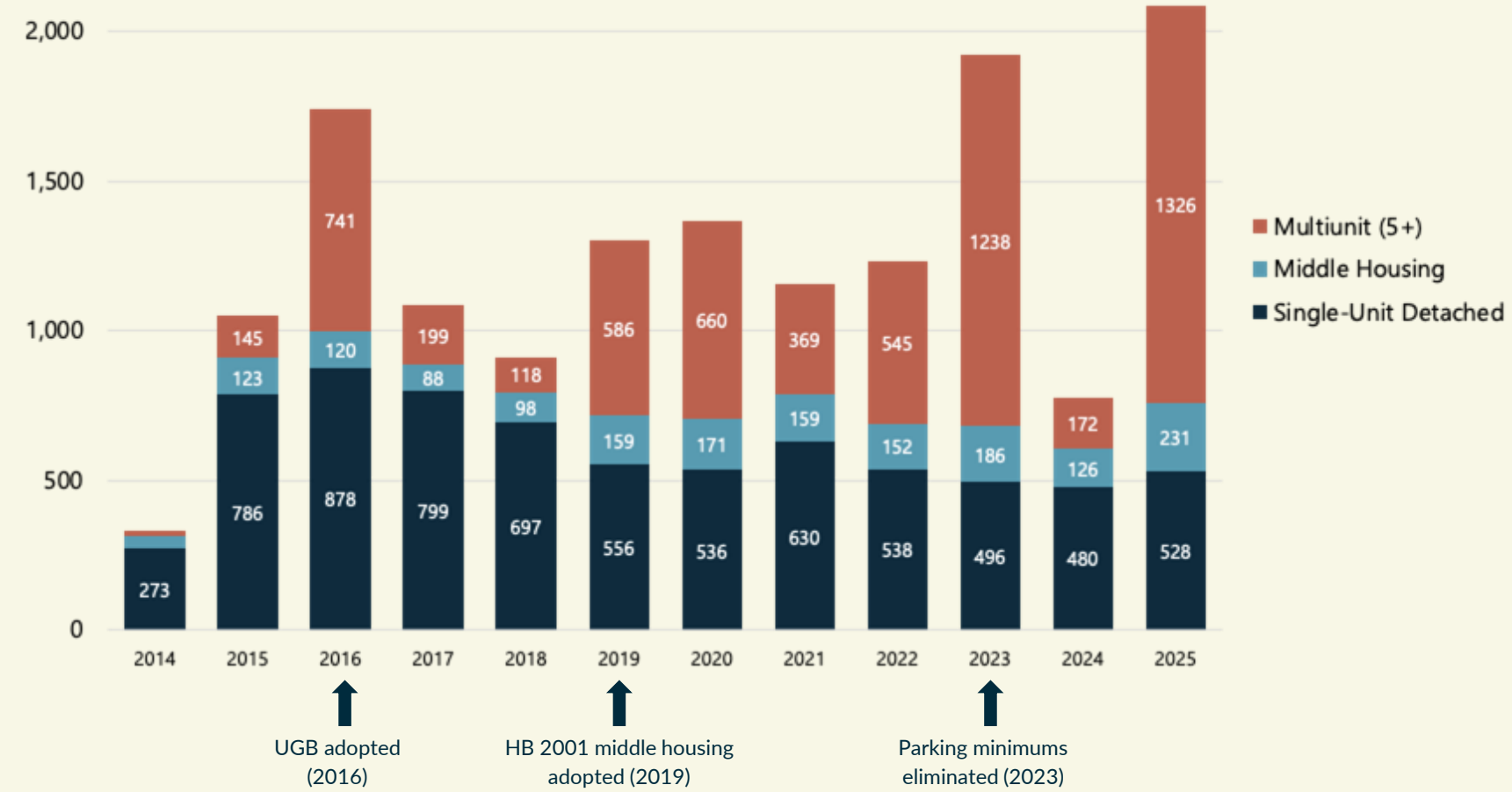
Source: City of Bend building permit data. Period 1 includes permits issued January 1, 1999–July 31, 2014; Period 2 includes permits issued August 1, 2014–December 31, 2025.

BEND MADE

Historic Uptick in Multifamily Recently*

New housing permits have shifted toward greater variety over the past decade.

New Dwelling Units Permitted by Housing Type, Bend (August 2014–2025)



Source: City of Bend building permit data. Includes permits issued January August 1, 2014–December 31, 2025.

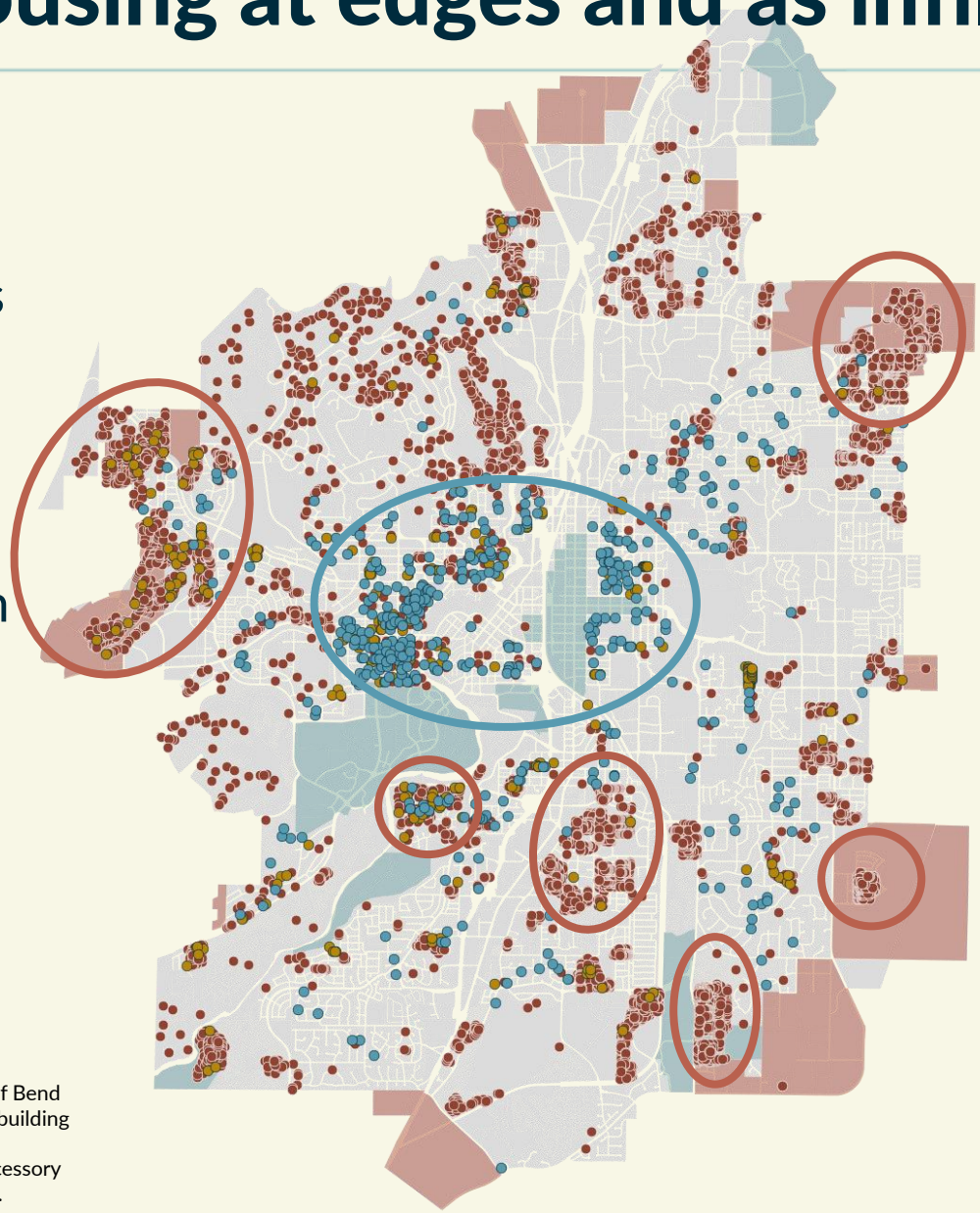
Since 2014, Bend's permitted housing has become more diverse: **48% single-unit detached, 11% middle housing, and 41% multi-unit**, compared with **78% single-unit detached** from 1999 to 2013.

**In 2026, the large delivery of multifamily has resulted in more competition, slowing absorption, and a softening of rental prices.*

BEND MADE

New single-unit housing at edges and as infill

- Single-unit permits are widespread, with the strongest clusters at Bend's edges in expansion areas with infill clusters in existing neighborhoods.
- Accessory Dwelling Units (ADUs) are concentrating in Bend Center/West
- Expansion areas are building out unevenly: several show substantial development, while others have seen little residential activity so far.



Tax lots with single-unit detached housing building permits for new construction issued from Aug. 2014 through Dec. 2025.

UGB Expansion Areas

Opportunity Areas

Single-Unit Detached

Single-Unit Detached with ADU

ADU Only

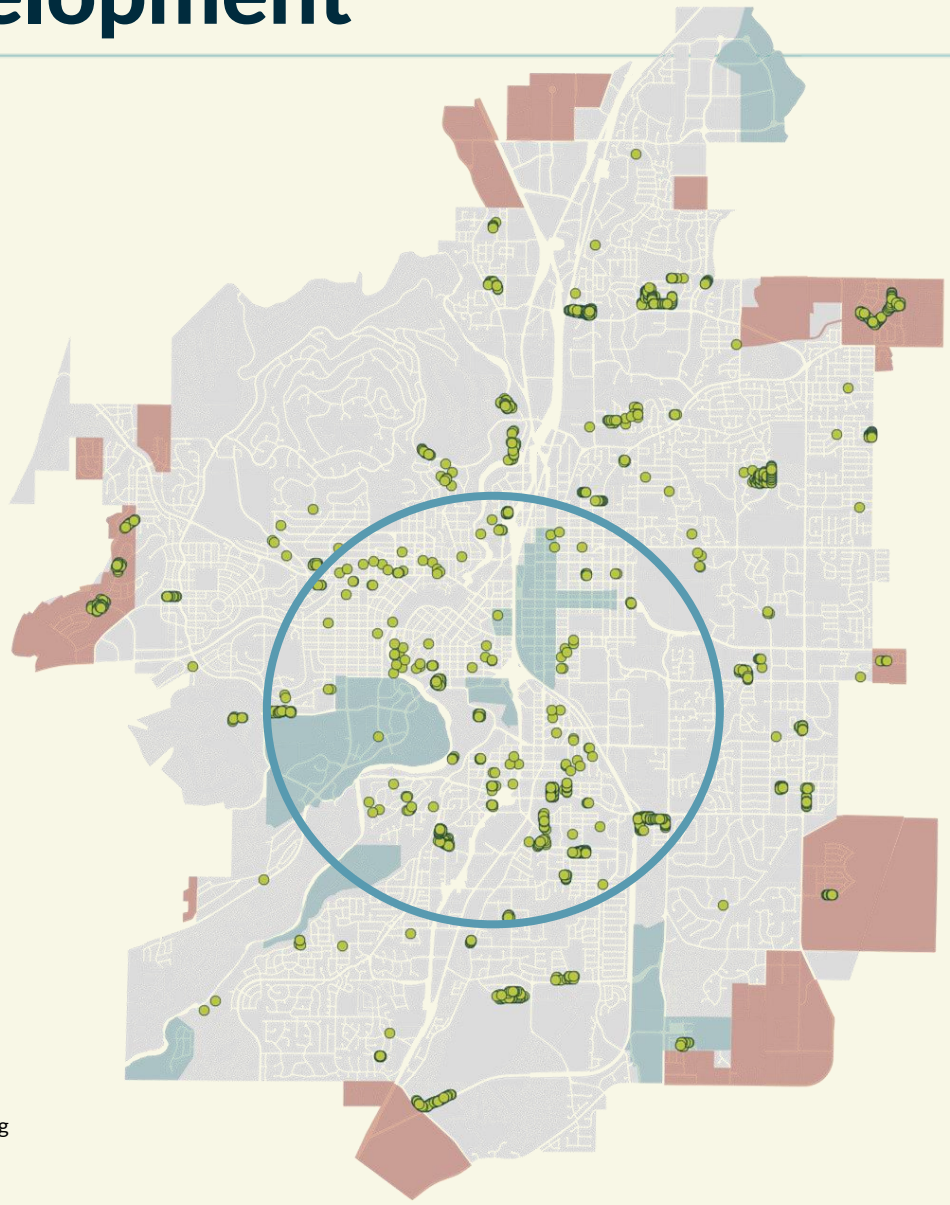
Map Source: Bend Land Information System (BLIS) parcels (Aug 2026); UGB Expansion Area Boundaries (Aug 2026); Opportunity Areas (Aug 2026); City of Bend Historical Density Analysis, draft v. 7/29/2026: new-construction residential building permits by permit issue date, Aug 2014–Dec 2025, for the City's Single-Unit Detached Dwelling housing mix category, mapped by tax lot; sites with an accessory dwelling unit are shown separately using the City's housing type classification.

BEND MADE

Middle housing development

New Middle housing is becoming a more common housing type citywide including in master planned expansion areas.

Middle housing is concentrating in central and west Bend, primarily as infill within established neighborhoods.



Tax lots with middle housing building permits for new construction issued from Aug. 2014 through Dec. 2025.

UGB Expansion Areas

Opportunity Areas

Middle Housing

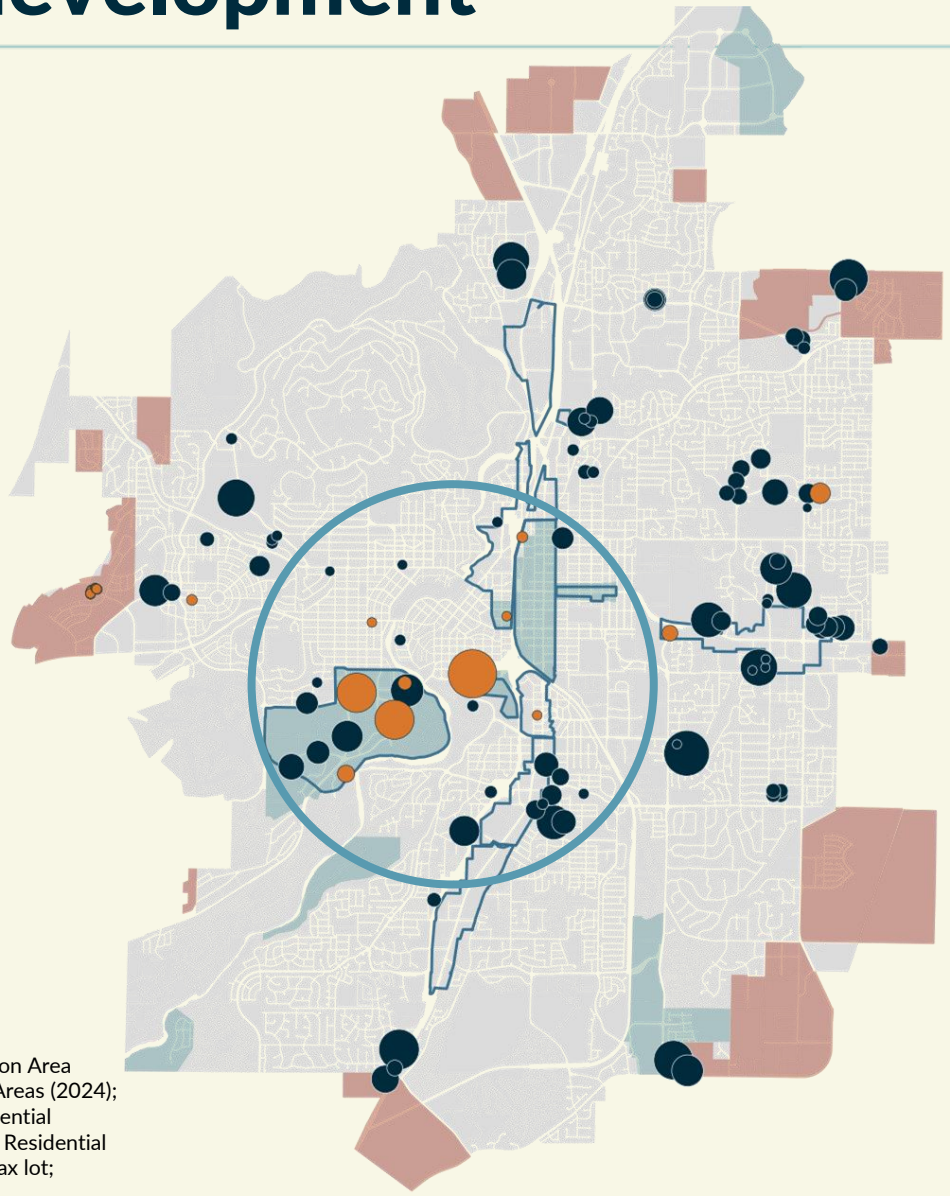
- Townhome (single-unit attached)
- Duplex
- Cottage Development
- Multiple detached houses on one lot
- Townhome with ADU
- Mixed Residential Uses, 0–4 units
- Triplex
- Quadplex

Map Source: Bend Land Information System (BLIS) parcels (Aug 2026); UGB Expansion Area Boundaries (Aug 2026); Opportunity Areas (Aug 2026); City of Bend Historical Density Analysis, draft v. 7/29/2026: new-construction residential building permits by permit issue date, Aug 2014–Dec 2025, for the City's Middle Housing Units housing mix category (duplex through quadplex, townhomes, and cottage developments), mapped by tax lot.

BEND MADE

Multi-unit housing development

- 9% of multi-unit buildings permitted since 2014 are within an Opportunity Area, but account for 20% of all new multi-unit housing.
- Most mixed-use developments are landing within Bend's central core and high amenity locations (Central Westside, Box Factory, near Downtown, Discovery West).
- Central Westside is the only candidate CFA realizing meaningful density



Tax lots with multi-unit residential (5+ units, mixed-use buildings) building permits for new construction issued from Aug. 2014 through Dec. 2025

- UGB Expansion Areas
- Opportunity Areas
- Candidate CFAs
- Multi-Unit Residential (5+ units)
- Mixed-Use Residential
- 10 units
- 100 units
- 300 units

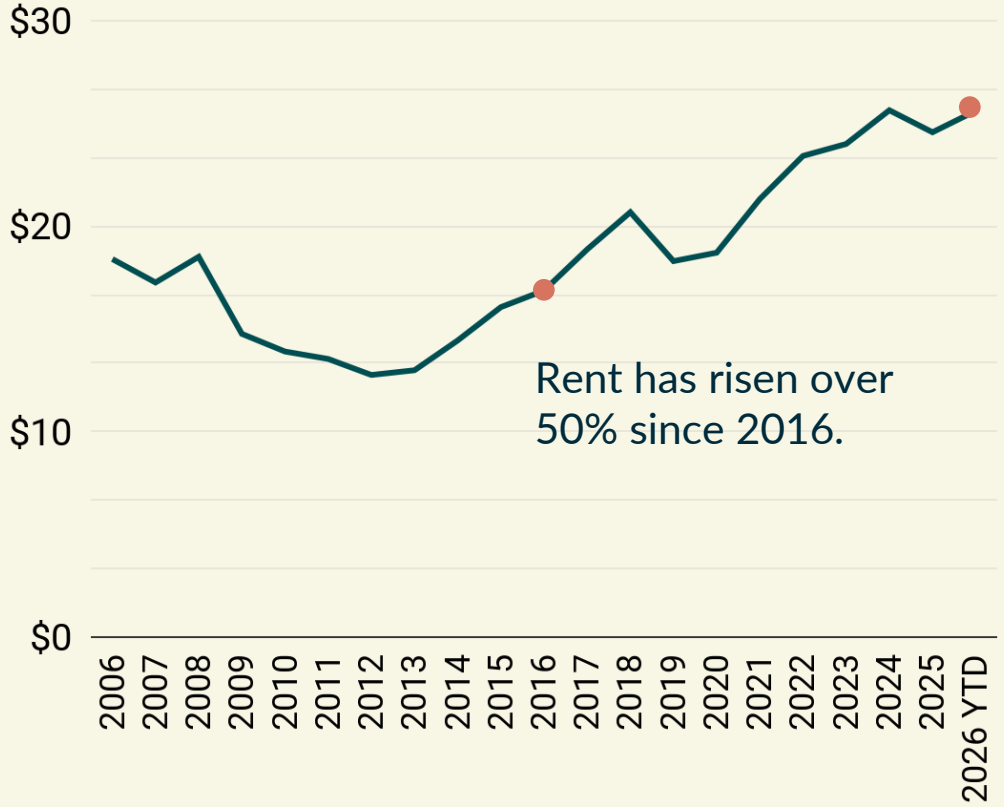
Map Source: Bend Land Information System (BLIS) parcels (Aug 2026); UGB Expansion Area Boundaries (Aug 2026); Opportunity Areas (Aug 2026); Candidate Climate Friendly Areas (2024); City of Bend Historical Density Analysis, draft v. 7/29/2026: new-construction residential building permits by permit issue date, Aug 2014–Dec 2025, for the City's Multi-Unit Residential Dwellings housing mix category (all development of five or more units), mapped by tax lot; mixed-use buildings shown separately using the City's housing type classification.

BEND MADE

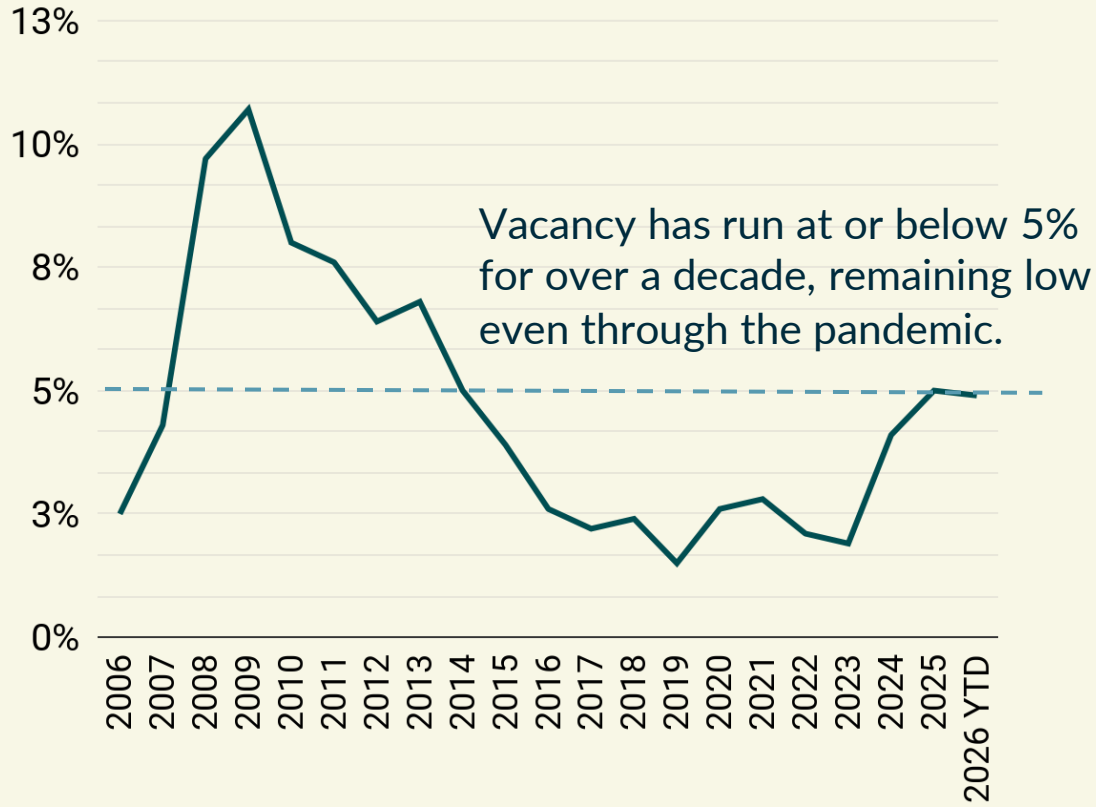
Retail demand has been strong

Bend's Commercial retail trends over the past 20 years

NNN Rent ($/SF) for Retail Space in Bend (2006-2026)



Retail Vacancy Rate in Bend (2006-2026)

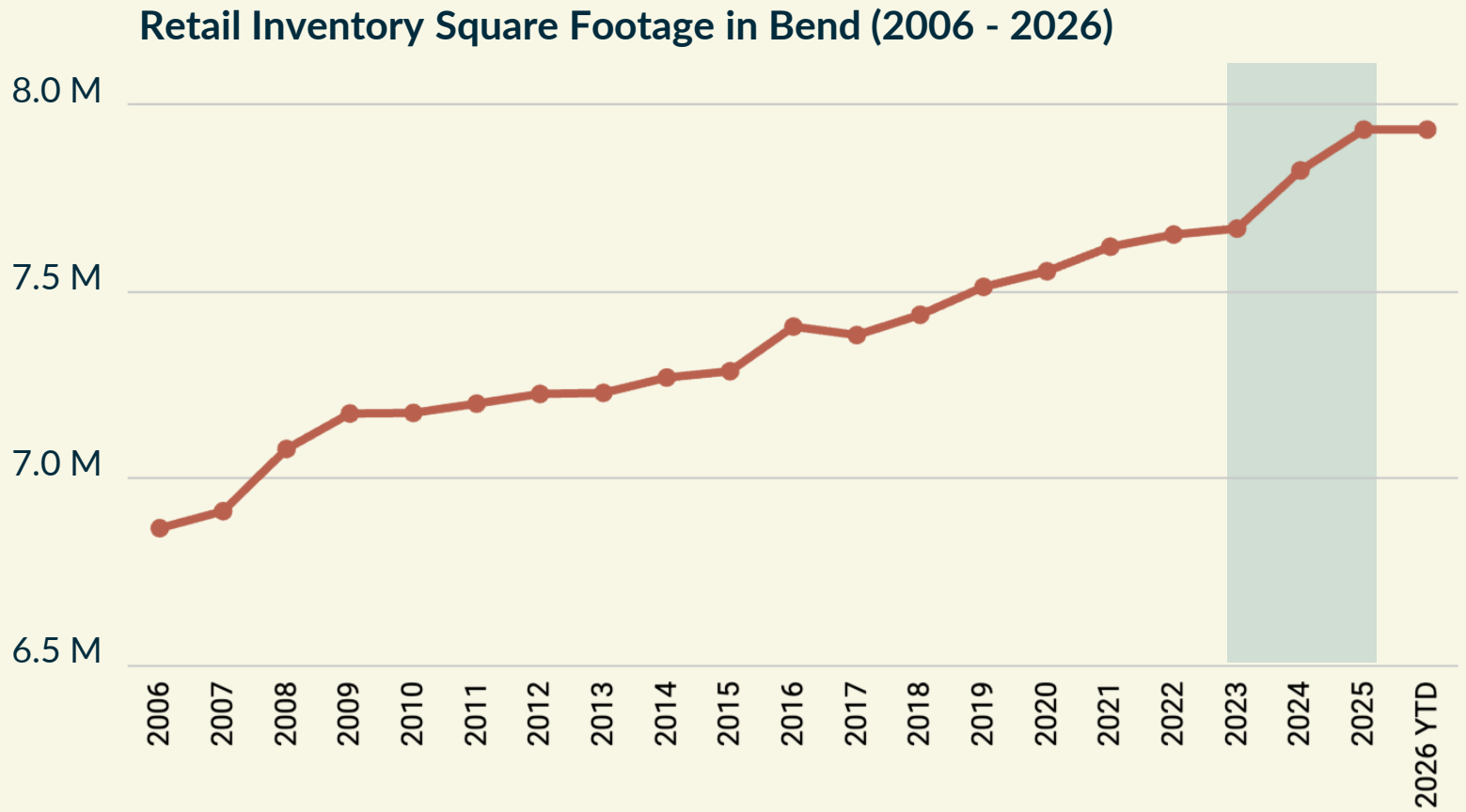


Source: CoStar Group Bend Retail Trends (data as of August 18, 2026)

BEND MADE

Retail growth peaked 2023-2025

Retail inventory of the last 20 years



The roughly 286K square feet of retail delivered in 2024 and 2025 were the biggest two years in two decades, with most landing in existing central commercial areas.

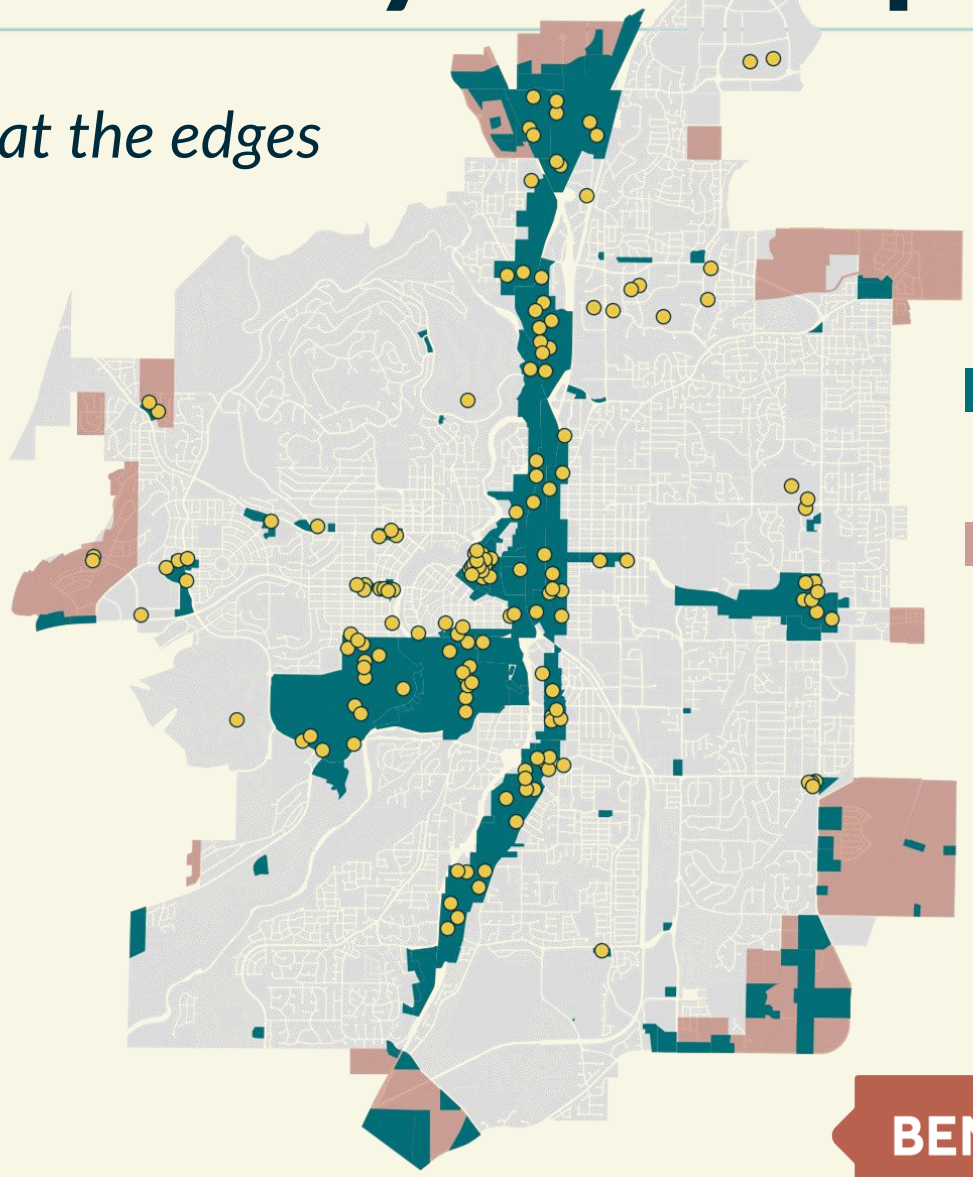
Source: CoStar Group Bend Retail Trends (data as of August 18, 2026)

BEND MADE

Expansion areas are not yet “complete”

New retail isn't following new housing at the edges

- Since 2019, issued retail building permits cluster in downtown/Old Mill and along the Highway 97 spine.
- The UGB expansion areas have designated commercial and mixed-use land, but to date, there has been very little retail development activity in those areas.
- Meanwhile, ~1,490 homes now stand in the master-planned expansion areas, most built since their plans were adopted (2019–2021).



Source: Bend Land Information System (BLIS) parcels (Aug 2026); Comprehensive Plan designations, filtered to CL, CC, CG, CB, ME, MU, MR, MN, and PO/RM/RS (Aug 2026); UGB Expansion Area boundaries (Aug 2026); and Permits and Contractors records, filtered to issued commercial building permits with retail-related descriptions since 2019, mapped by tax lot (Aug 2026).

BEND MADE

Bend's Next TSP Is Not Starting From Scratch

The 2020 TSP modeled transportation choices as an integrated package, not as isolated projects.

System element	What the 2020 TSP established	How the elements work together
Complete usable networks	Low-stress bicycle network, Key Walking & Bicycling Routes, pedestrian infill, and access to transit.	Connected routes rather than isolated facilities.
Upgrade transit corridors	High-capacity east-west and north-south transit corridors, supported by at least five mobility hubs coordinated with CET.	Links transit service to land use and first/last-mile access.
Pair transit with supportive tools	Transportation demand management, downtown parking pricing, and first/last-mile access.	Combines land use, travel demand, parking, and access strategies to shift travel behavior.
Manage congestion strategically	Demand management, targeted bottleneck improvements, and alternative mobility standards.	Addresses congestion without defaulting to roadway widening.

Modeled result of the integrated package:
4%+ lower vehicle miles traveled per person | **3.5%** fewer drive-alone trips

BEND MADE

Transportation Funding Moved Bend from Plan to Implementation

2020 TSP Funding Strategy	2020 Transportation GO Bond	2024+ Transportation Fee+ System Development Charges
Defined projects, programs, and ongoing system needs. Set a multi-tool funding strategy for resilience. Focused on full life-cycle implementation.	$190 million voter-approved capital program. Advances priority TSP projects citywide. Improves traffic flow, east-west links, safety, and bicycle/walking access.	Provides stable revenue for operations, maintenance, and repair. Funds roads, bike lanes, sidewalks, striping, sweeping, winter work, and TSP programs. Phase 2 targets $10 million annually. New System Development Charges

Together, the TSP and funding tools shifted Bend from an aspirational project list to an implementable transportation program.

BEND MADE

Bend's TSP Will Incorporate Recent Changes to State Transportation Planning Rule

Bend can build on its existing planning foundation while integrating the new Climate Friendly & Equitable Community (CFEC) requirements into the Bend Made workflow.

1



CFEC rules change how communities must plan their transportation systems and arrange land uses.

NEW REQUIREMENTS

2



Bend's comprehensive approach to transportation planning positions the TSP well to comply

BUILD ON PAST WORK

3



The Bend Made program is designed to incorporate each new element

BUILT INTO THE PROCESS

BEND MADE

If Bend keeps growing under today's policies, plans and trends, what do you like about where that is headed - and what concerns you?



Councilor share (~5-6 min per Councilor)

10 Minute Break

What's Coming — Forces Shaping Bend's Future

Drivers of Change, Climate Assessment, and the State Policy Context that will guide Bend Made.



What are “Drivers of Change”?

Primary forces shaping Bend over the next 20-50 years.

- Slow-moving, deep forces — largely outside the City’s control — that shape the environment a growth plan must succeed in.
- They unfold over decades, like the wind and weather shaping a juniper — not the near-term issues a single budget or policy cycle can solve.
- They define the conditions Bend must design against, not the problems it can fix in one plan.



BEND MADE

The Seven Drivers of Change

THE FIVE DRIVERS

1 **State Mandates & Federal Whiplash**
State rules rising; federal money unreliable

2 **Imported Wealth Reshapes Housing**
Prices set by who moves in, pricing workers further out

3 **Growth Slows, Ages & Diversifies**
Slower growth is a fiscal challenge; new growth from move-ins, not births

4 **Fire, Water, Power & Insurance**
Climate reprices wildfire through both bills, raising the cost of living

5 **Knowledge Economy, Repriced by AI**
Educated and remote, but potentially AI-exposed

TWO CROSS-CUTTING FORCES

A **The Fiscal Straitjacket**
Capped revenue, rising costs, slowing growth

B **The Widening Divide**
Sorting by income, geography, and race

BEND MADE

Driver 1: State Mandates & Federal Whiplash

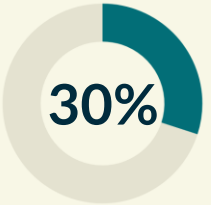
State rules increasingly set local planning; federal funding turned unreliable.

Macro trend: states are preempting local zoning to enable more housing, while the federal government has become an unpredictable funding partner.

How Bend is affected: Bend plans under a stack of Oregon mandates — HB 2001 & 2003, the 2025 housing package, and the Climate-Friendly & Equitable Communities rules.

- Federal money now swings year to year.

Climate Friendly Areas



of housing capacity planned in centers

▼ **−11% target**

State-established initial VMT per-capita reduction target

BEND MADE

Oregon's climate rules ask Bend to do two hard things — *grow inward*, and *drive less*

Oregon’s Climate Friendly & Equitable Community Rules require Bend to grow inward through infill and drive less through mode shift.

Infill

CFEC prioritizes in fill and Climate Friendly Areas.

Bellingham’s Urban Village Program has successfully located 30% of new housing growth into their seven Urban Villages.

grow inward

Mode Shift

Oregon requires Bend to plan for reduced per-capita VMT.

Boulder, CO has monitored & invested in mode shift and VMT reductions for decades.

drive less

At the next work session, we will explore two peer cities (Bellingham & Boulder) that have invested in policies that support both of these goals for two decades or more.

BEND MADE

Driver 2: Imported Wealth Reshapes Housing

Wealth and remote incomes set prices by who moves in — not by local pay.

Macro trend: amenity towns draw wealth from higher-cost places, breaking the tie between home prices and local wages; remote work added a younger, higher-earning stream.

How Bend is affected: residents report income far above what local jobs pay — that gap is imported wealth.

- Of about 58,700 jobs in Bend, roughly half are filled by in-commuters from more affordable places; many local jobs pay too little to live here, and some residents work remotely or outside Bend.

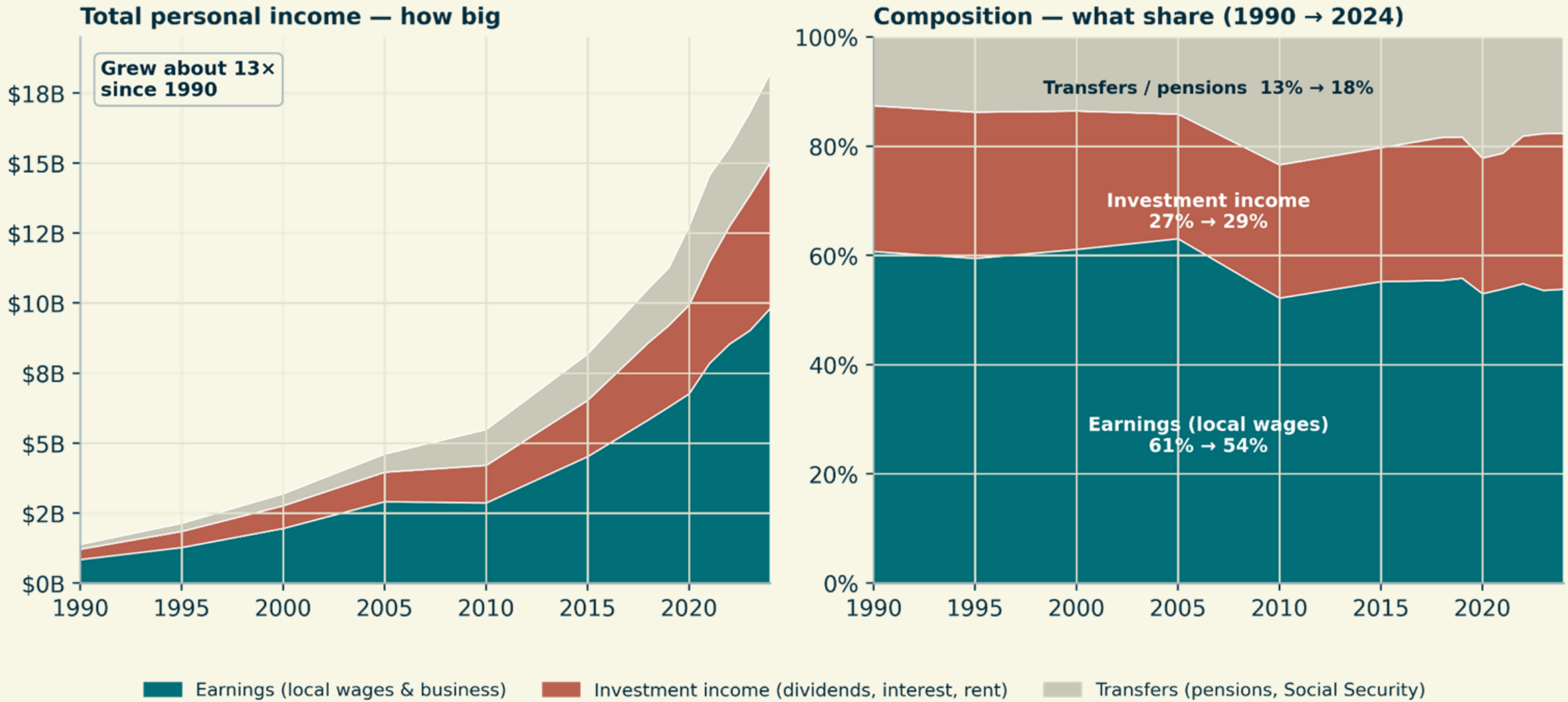




BEND MADE

Driver 2: Imported Wealth Reshapes Housing

Bend's income has tilted away from local wages towards investment income and pensions



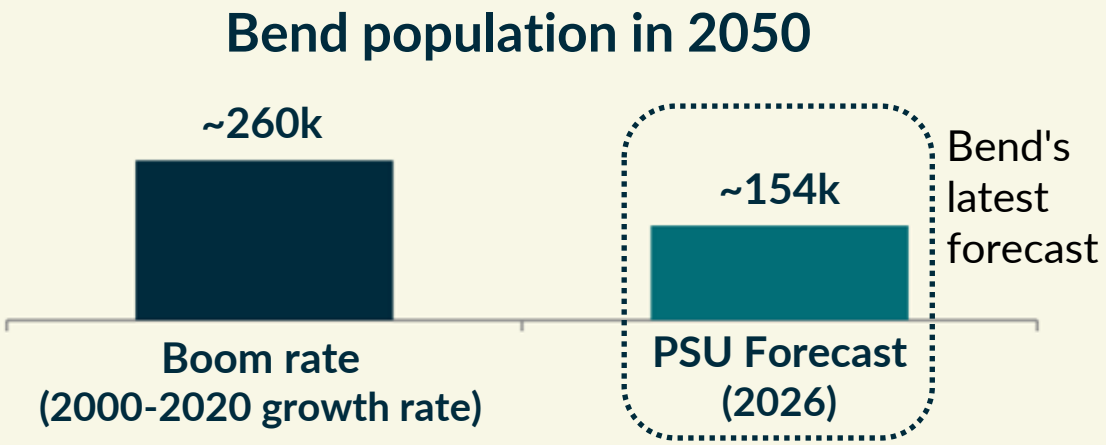
Driver 3: Growth Slows, Greys, Diversifies

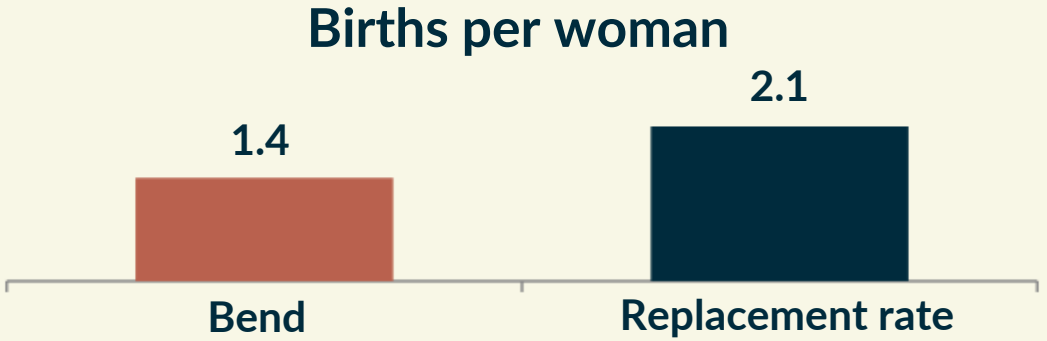
The question shifts from how many people arrive to who they are and what they can afford.

Macro trend: U.S. growth is slowing as births fall below replacement and the baby boom ages; the country grows more diverse.

How Bend is affected: PSU's forecast has fallen each round; natural growth from births is expected to turn negative around this year — migration is the only growth engine remaining.

- A small change in the annual migration and birth rates compound into larger gaps by 2050.

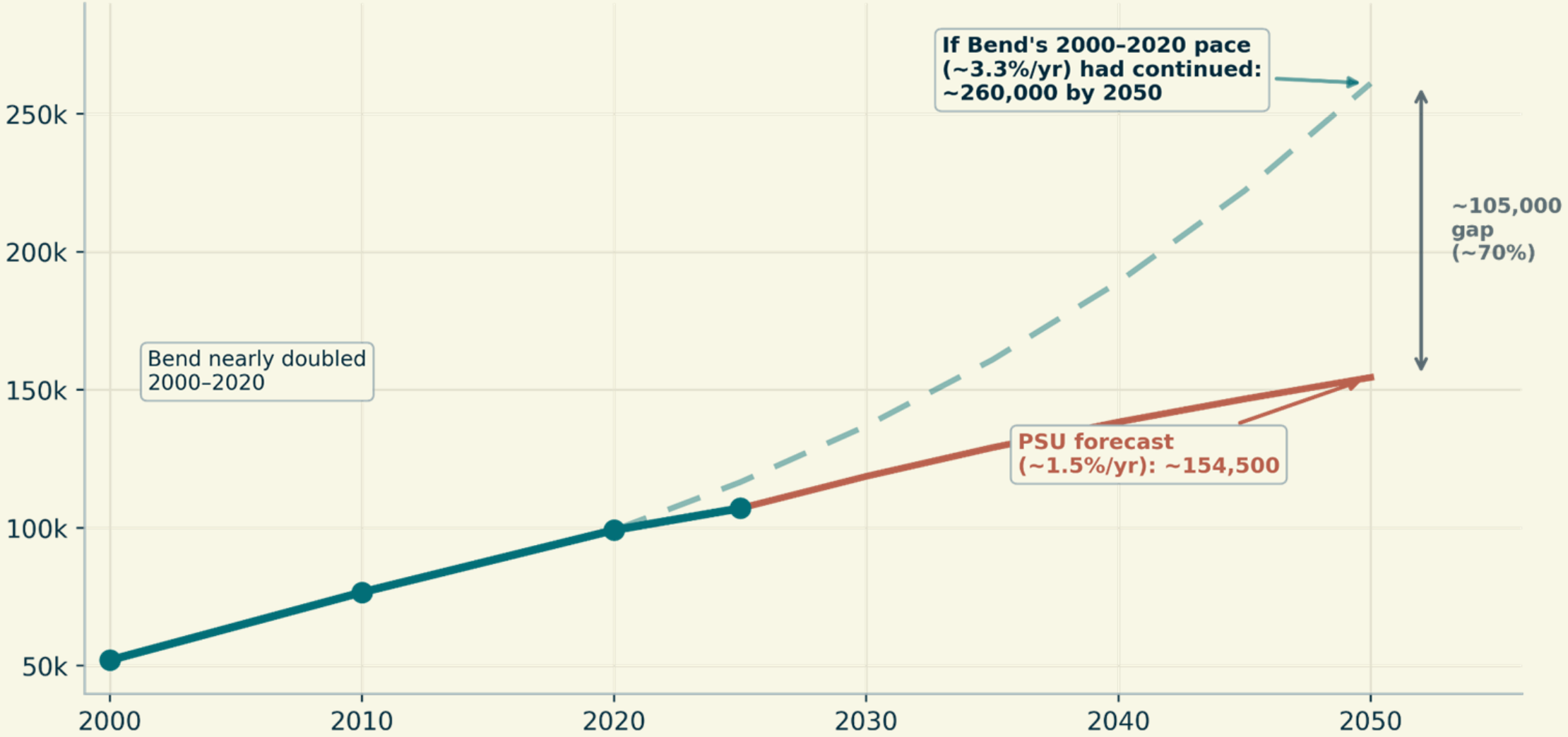




BEND MADE

Driver 3: Growth Slows, Greys, Diversifies

A small change in the growth rate compounds by 2050



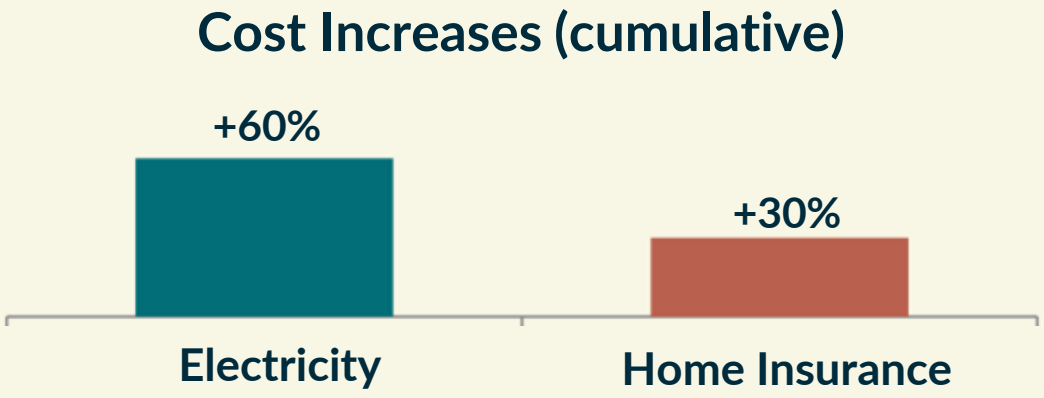
Driver 4: Fire, Water, Power, Insurance

A warming climate reprices wildfire through insurance and electricity; water is secure, the rules around it are not.

Macro trend: longer fire seasons, snow shifting to rain, and insurers repricing or exiting high-risk areas; electricity demand outpaces the grid.

How Bend is affected: two household bills are climbing on the same wildfire risk — electricity and home insurance.

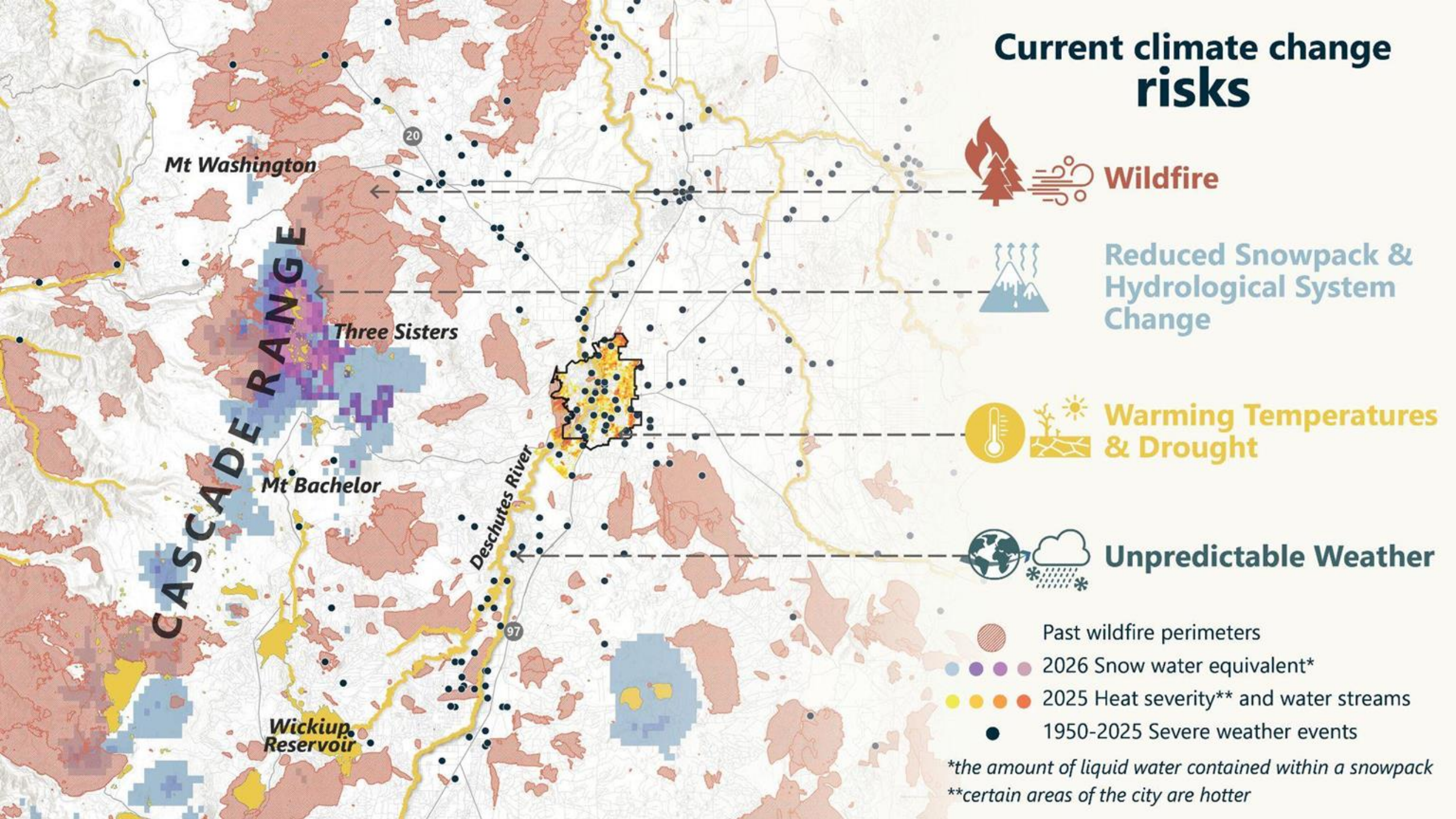
- Municipal water is secure within the planning horizon; the real risks are wildfire in the watershed, declining groundwater levels and impacts to rural wells, and institutional constraints (basin closure).



▲ 2×

Central Oregon fire season has doubled since 1980

BEND MADE


Current climate change risks
Wildfire
Reduced Snowpack & Hydrological System Change
Warming Temperatures & Drought
Unpredictable Weather
Mt Washington
Three Sisters
Mt Bachelor
CASCADE RANGE
Deschutes River
Wickiup Reservoir
20
97
Past wildfire perimeters
2026 Snow water equivalent*
2025 Heat severity** and water streams
1950-2025 Severe weather events
*the amount of liquid water contained within a snowpack
**certain areas of the city are hotter

Current climate change impacts

From 2016-2025, Bend had **~ 97 days of unhealthy AQI levels** due to wildfire smoke



Wildfire smoke **disrupts migrating bird flights**

Atmospheric rivers cause about **80% of the state's flooding events**

In the last decade, Bend has scored **in top 20 US cities with highest urban heat island intensity**





With the exception of 2024, **Deschutes County has declared drought every year this decade**

Human health

Forest and city landscape health

Fish & wildlife habitat

Economy

Outdoor recreation

Identity

Tourism

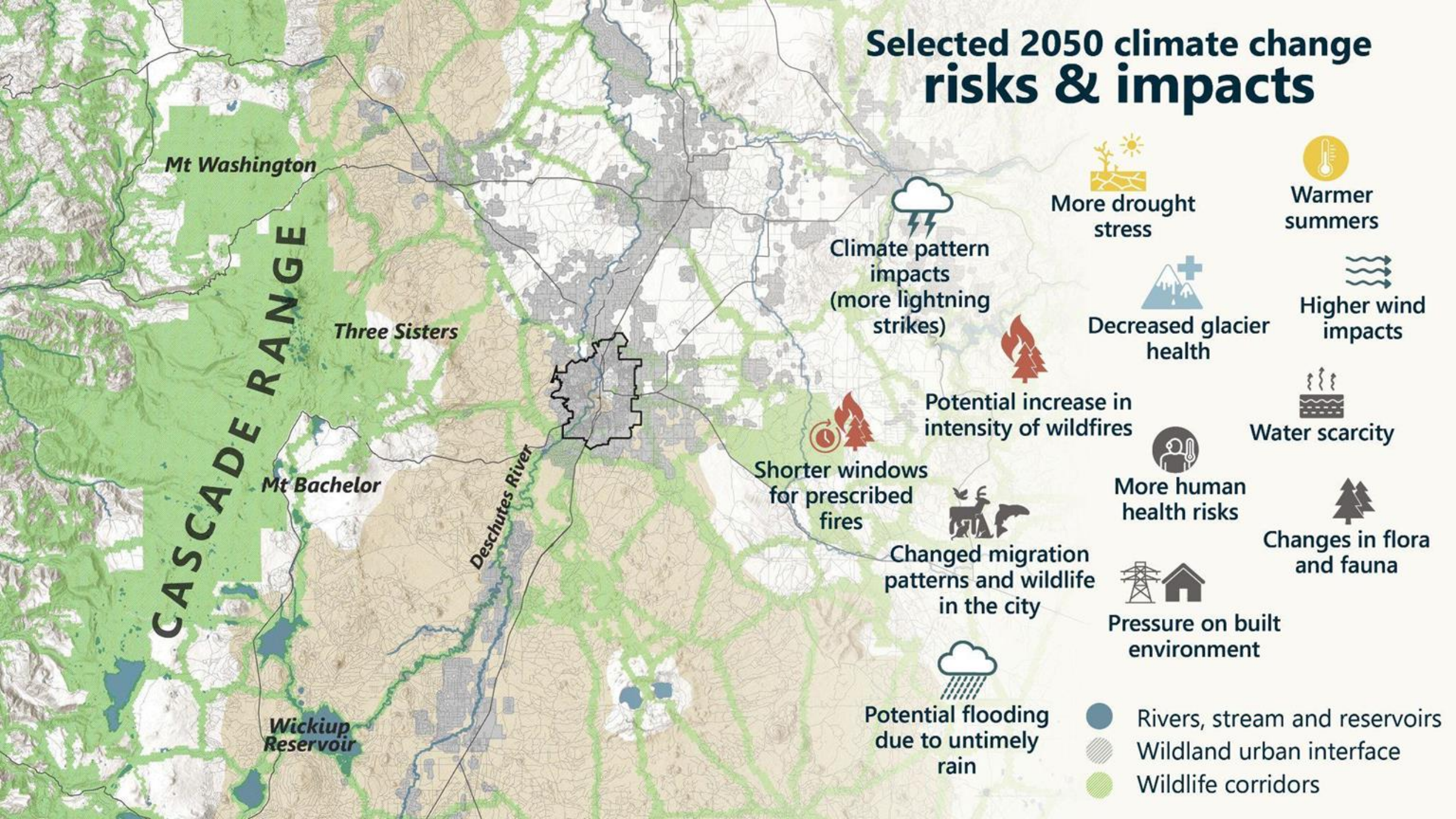
Water systems

Infrastructure

Building materials and insurance prices

Since 1950, snowpack down 20%



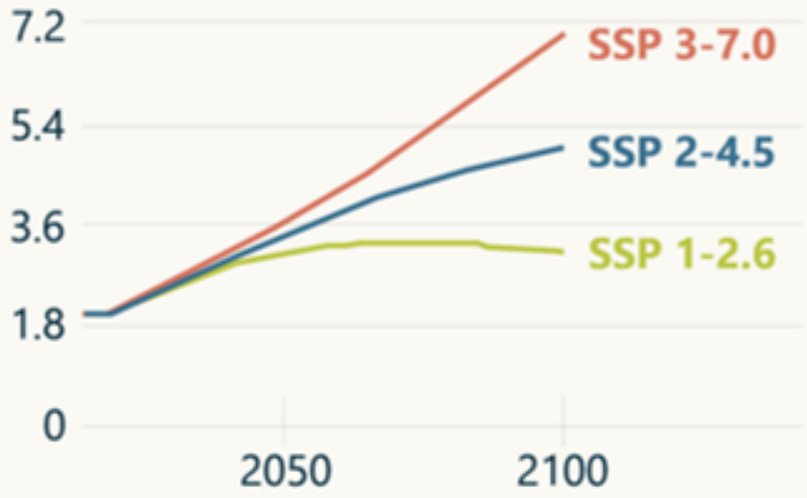

Selected 2050 climate change
risks & impacts
Mt Washington
CASCADE RANGE
Three Sisters
Mt Bachelor
Deschutes River
Wickiup
Reservoir
Climate pattern
impacts
(more lightning
strikes)
More drought
stress
Warmer
summers
Decreased glacier
health
Higher wind
impacts
Potential increase in
intensity of wildfires
Water scarcity
Shorter windows
for prescribed
fires
More human
health risks
Changes in flora
and fauna
Changed migration
patterns and wildlife
in the city
Pressure on built
environment
Potential flooding
due to untimely
rain
Rivers, stream and reservoirs
Wildland urban interface
Wildlife corridors

Climate Change Scenarios

Shared Socioeconomic Pathways (SSPs) are "what-if" scenarios used by scientists to project how the world's population, economy, and technology might evolve over this century in response to climate change.

- **Upper Scenario SSP 3-7.0** *(The Rocky Road)*
- **Middle Scenario SSP 2-4.5** *(Middle of the Road)*
- **Lower Scenario SSP 1-2.6** *(Taking the Green Road)*

Average temperature rise over the 21st century (°F)



Climate Change Scenarios

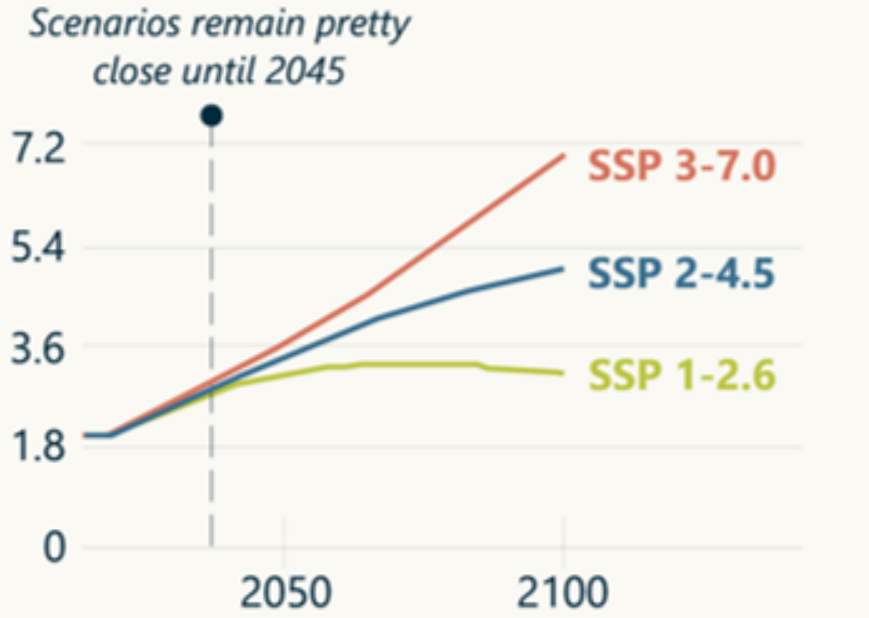
- **All scenarios have a similar impact on Bend until ~2050**
- **Climate change beyond 2050 is unpredictable**

The commonly-referenced international goal:

*limit global average temperature increases to no more than **2.7-3.6°F** (1.5-2°C) relative to temperatures at start of the Industrial Revolution.*

Average temperature rise over the 21st century (°F)

(Estimated rise until 2050 ranges from 2.7-3.6°F)



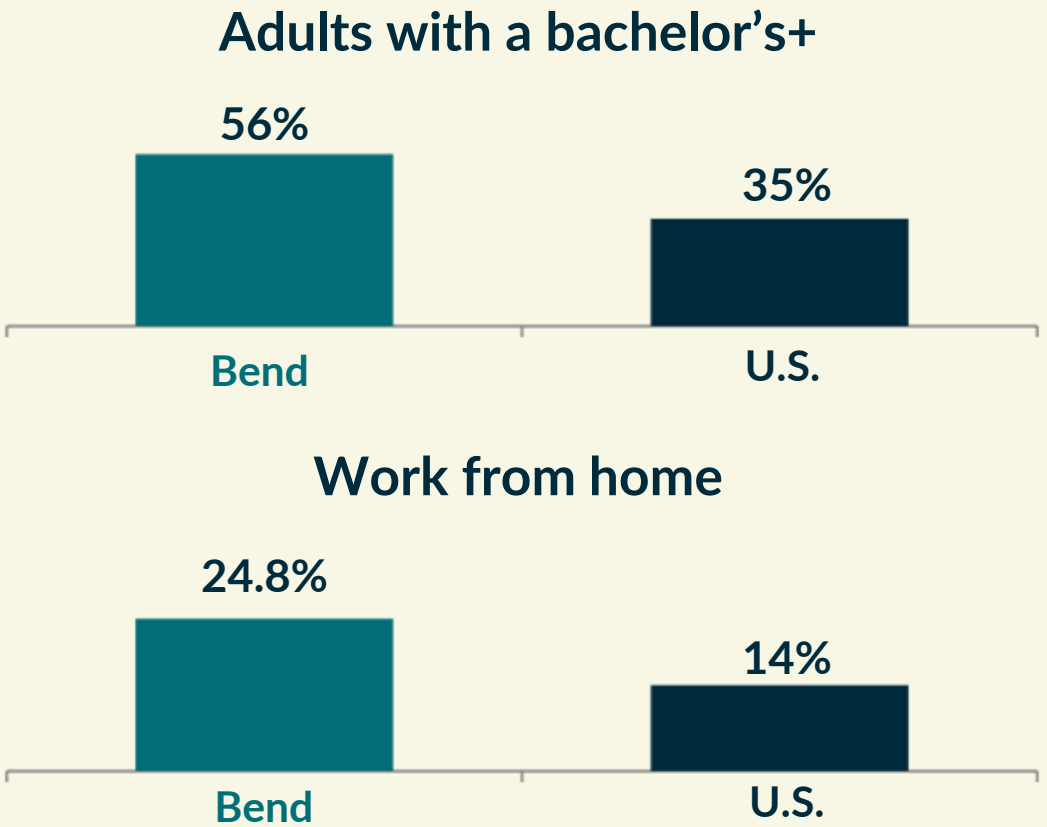
Driver 5: Knowledge Economy, Repriced by AI

Bend's educated, remote workforce is a strength — and the segment most feared to face AI disruption.

Macro trend: Emerging evidence suggests AI first hits routine repetitive work; higher-level knowledge work may be augmented rather than replaced.

How Bend is affected: an unusually educated, remote-tilted workforce and a genuinely diversified traded economy (tech, biosciences, outdoor gear, aerospace). Exposure to AI automation may threaten knowledge/tech workers (or not), and could boost productivity in healthcare and biotech clusters.

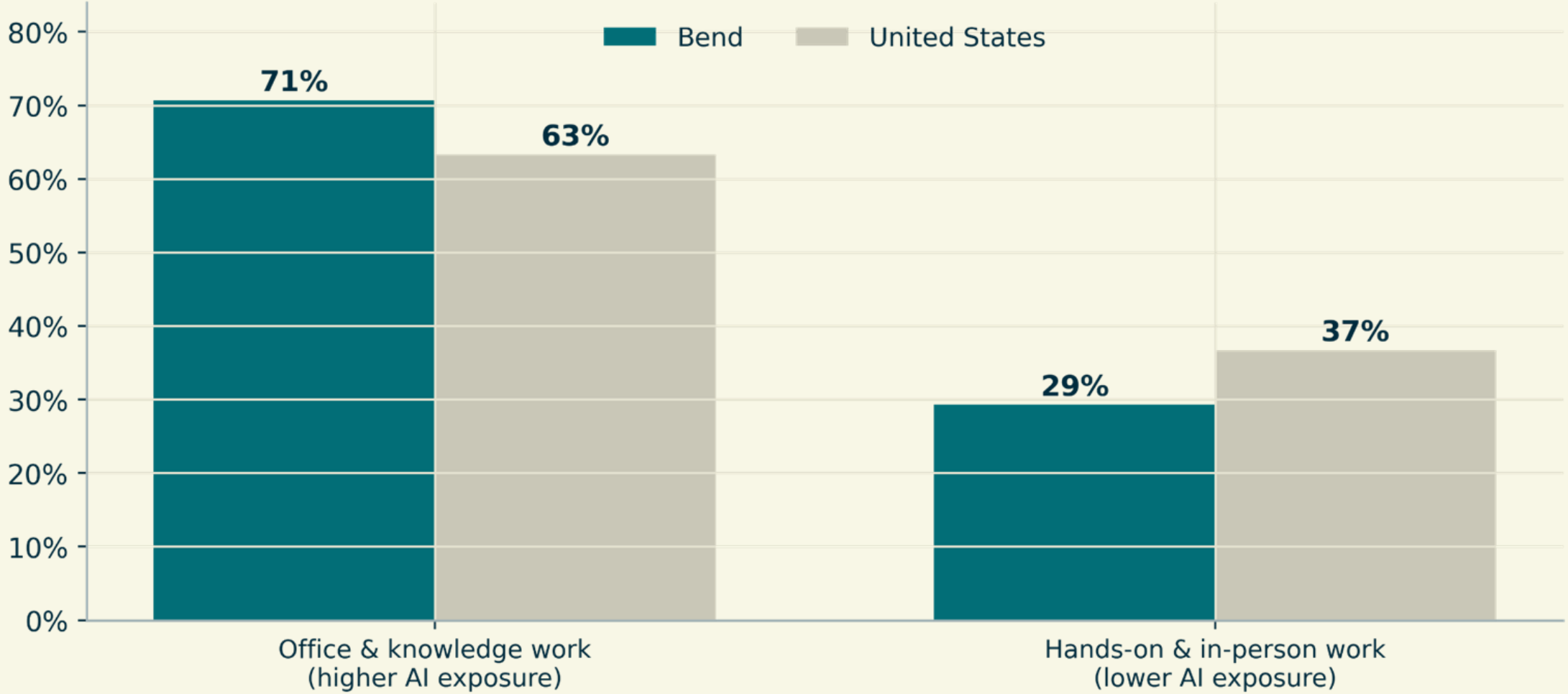
- The binding limit isn't AI — it's whether (knowledge) workers can afford to live here.



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Driver 5: Knowledge Economy, Repriced by AI

Bend resident jobs skew to office and knowledge work - categories feared to face automation disruption



Source: US Census Tract ACS 2025 5-yr (Table C24010, Sex by Occupation), Bend City & US. Exposure tiering per ILO 2025 and Felten-Raj Seamans AIPE: routine cognitive, clerical, sales and business tasks; hands-on, technical and relational work least.

Cross Cutting Force A: Fiscal Straitjacket

Capped revenue and a growth-dependent budget collide with rising costs as growth slows.

- Oregon caps what Bend can raise (Measures 5 & 50; no sales or real-estate transfer tax) while the budget leans on continued growth.
- Pension (PERS), health, borrowing, and labor costs keep climbing — just as growth and the revenue it brings slows.
- A resilient revenue strategy is foundational.

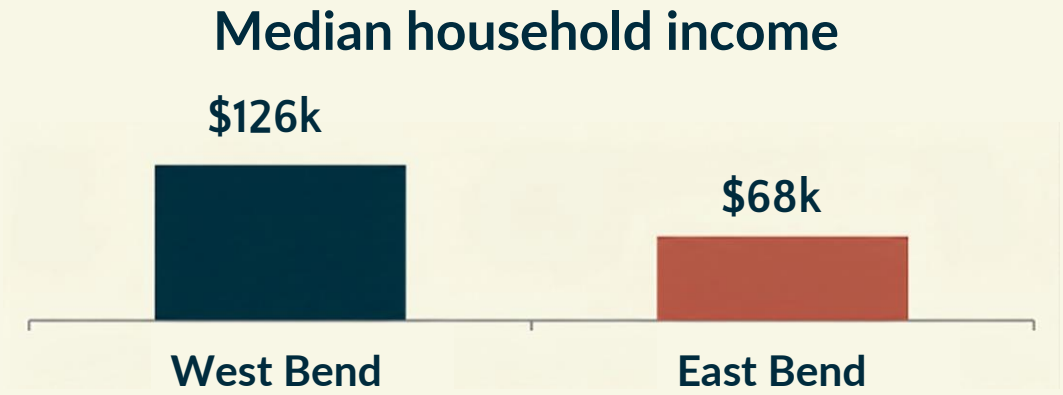


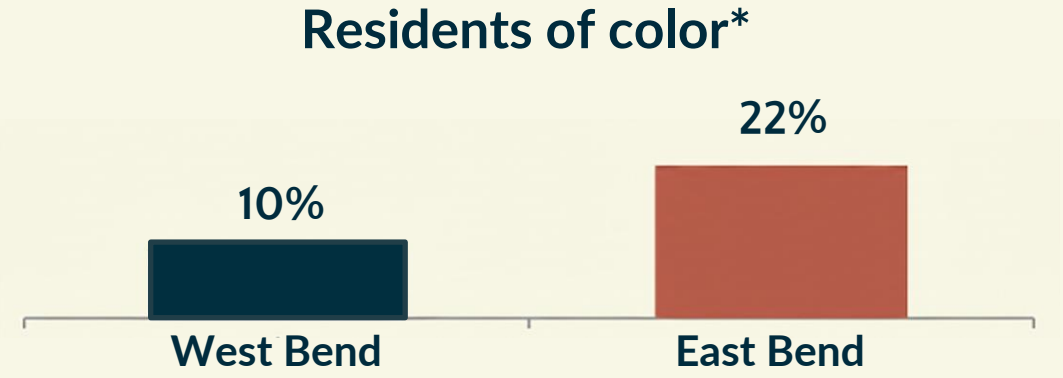
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Cross Cutting Force B: The Widening Divide

As housing costs sort residents by what they can afford, the gap widens between those who own and those who work in Bend.

- Sorting shows up across income, geography (east–west), and race with downstream costs: longer commutes, weaker health, thinner civic trust.
- East–West divides are already in effect.
- An available lever: Compact, connected, walkable land use with access to public spaces— similar tools to address housing and climate issues.

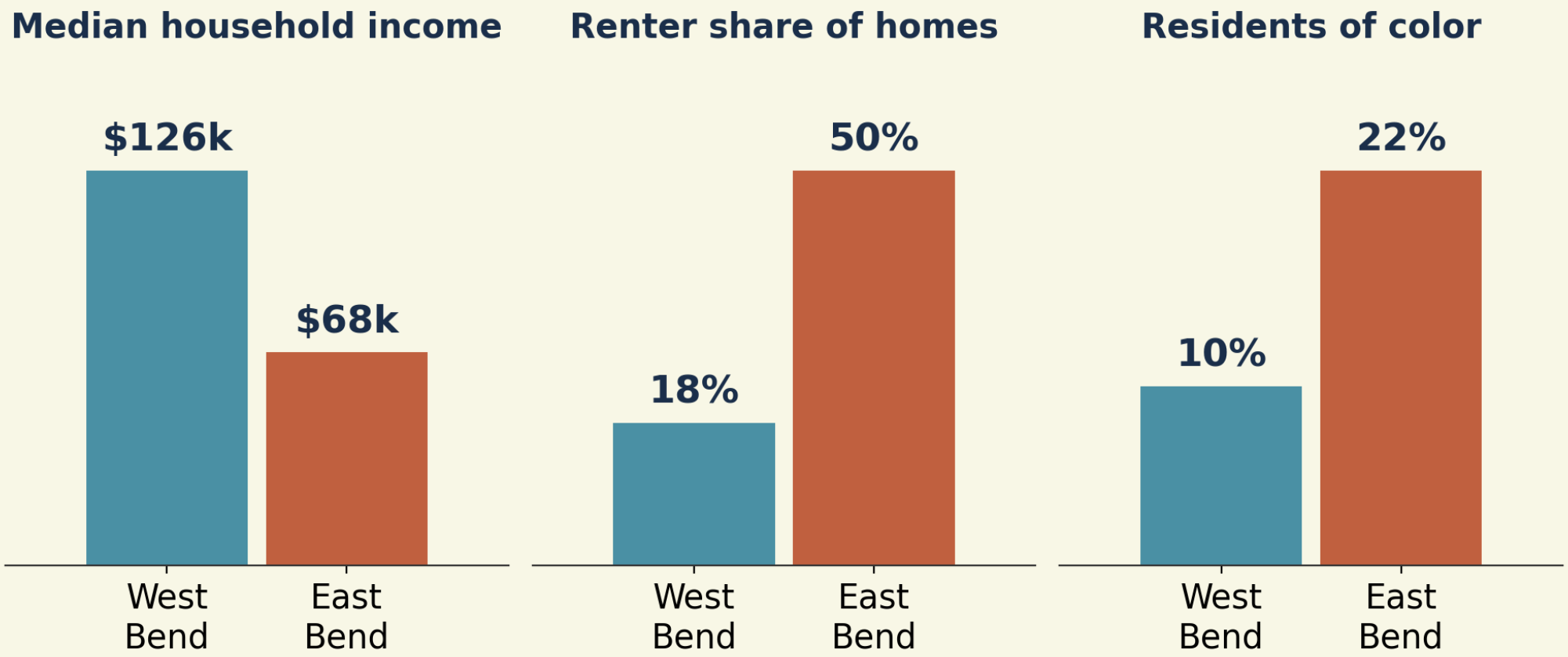




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Cross Cutting Force B: The Widening Divide

East-side neighborhoods have far lower incomes, more renters, and more residents of color



Source: US Census ACS 2025 5 yr (B19013, B25003, B03002), Deschutes County tracs, grouped into representative west-side and east-side neighborhoods generally divided by the Bend Parkway

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Assessment Methodology

Cascadia Partners conducted an assessment of future-looking trends facing the City of Bend from March through August 2026 using the following STEEP Lens and 3-Step Bias Filter.

The STEEP Lense (used to identify signals and headlines)	**Society:** Demographics, migration. **Technology:** Emerging tools, automation. **Economy:** Labor markets, industry transitions. **Ecology:** Climate change, resource management. **Politics/Law:** Governance, zoning laws.
The 3-Step Bias Filter (Used to validate shifts and identify drivers)	**Scale Resonance:** Must manifest globally, nationally, within Oregon, and locally. **Sector Resonance:** A true macro shift impacts multiple sectors: housing, healthcare, schools, and tourism simultaneously. **Transcendence:** Must fundamentally impact most populations: affluent retirees, young service workers, indigenous communities, and long-time rural residents alike.

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Gratitude for our Expert Interviews

Expert interviewees added depth and clarity to our extensive research and data analysis.

Neal Marquez

Population Forecast Program Manager, PSU Population Research Center

Damon Runberg

Senior Economist, Business Oregon

Mark McMullen

Former Oregon State Economist, Oregon Office of Economic Analysis

Skip Newberry

President & CEO, Technology Association of Oregon

Alisa Dunlap

Regional Business Manager – Central Oregon, Pacific Power

Mitchell Reardon

Director of Urban Planning, Happy Cities

Larry O'Neill

Oregon State Climatologist; Associate Professor, Oregon State University

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- **Are we missing any forces?**
- **Which forces can the city actually influence?**
- **Which forces should the plan most directly respond to?**



Council Round-Robin Discussion (~3 minutes per Councilor) and ranking activity to follow.

Which forces should the plan most directly respond to?

THE FIVE DRIVERS

1 **State Mandates & Federal Whiplash**
State rules rising; federal money unreliable

2 **Imported Wealth Reshapes Housing**
Prices set by who moves in, pricing workers further out

3 **Growth Slows, Ages & Diversifies**
Slower growth is a fiscal challenge; new growth from move-ins, not births

4 **Fire, Water, Power & Insurance**
Climate reprices wildfire through both bills, raising the cost of living

5 **Knowledge Economy, Repriced by AI**
Educated and remote, but potentially AI-exposed

TWO CROSS-CUTTING FORCES

A **The Fiscal Straitjacket**
Capped revenue, rising costs, slowing growth

B **The Widening Divide**
Sorting by income, geography, and race

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A PLAN FOR TOMORROW, CRAFTED TODAY. BEND MADE

CITY OF BEND

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
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Accessible Meeting Information



Accessible Meeting/Alternate Format Notification

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Información sobre accesibilidad en reuniones

Hay accesibilidad disponible en esta reunión. Si se solicita con antelación, se puede disponer de servicio de intérprete de lengua de señas, dispositivos de ayuda auditiva, materiales en formatos alternativos como Braille, letra grande, formatos electrónicos o cualquier otro tipo de adaptación. 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.