

## Expected Resources

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

#### Introduction

Bend aggressively pursues funding sources to address its affordable housing needs. In the past five years the City has been successful in acquiring competitive grants from Federal (HUD, DOE) and State (HOAP, Recording Grant) sources (total in excess of \$4 million) for affordable housing purposes. This has been augmented by local Affordable Housing Fee funding (approximately \$5 million) to leverage \$30+ million in outside sources to help with affordable housing development in the community. The City will continue to explore funding opportunities when they present themselves and are appropriate for City goals.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	400,000	35,000	40,000	475,000	1,740,000	This is based upon assumed HUD budget not being reduced in next five years.

**Table 1 - Expected Resources – Priority Table**

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

With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly the City will have its Request for Proposals for local Affordable Housing Fee funding (usually in excess of \$1.5 million annually) coincide with CDBG RFP's. This allows both applicants and staff to

best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are something that is a HOME regulation and not required to be kept for Cities that just receive CDBG.

Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs, as priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding tends to be monopolized by larger urban areas such as the Portland Metro region and in the Willamette Valley. Although Bend is the largest city in the eastern half of the state, and one of the largest in Oregon, it does not receive resources from either the State or the Federal Government in proportion to its needs and population. Bend's local Affordable Housing Fee funding is a necessity to overcome the lack of support that it receives from Federal and State resources, as compared to what is received by other comparably sized Oregon communities, with similar (or better) economic factors.

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

The City of Bend currently has approximately seven acres of land that could be developed for Affordable Housing and is in process of working with developers to best utilize this property for affordable housing development that complements the surrounding neighborhoods.

The City of Bend has a policy that establishes a uniform set of protocols for the disposition of surplus real property owned by the city.

The City Finance Department keeps an inventory of all real property that is surplus to the short and long term needs of the city. The surplus property inventory includes the following:

A Map of each property;

An estimate of the value of each property;

Information on the means by which each property was acquired, including information on the source of funds, if any, by which the property was acquired by the city; and

A designation of which fund will presumptively receive the proceeds of any sale of the property.

The Surplus Property Inventory is periodically circulated to all departments by the Chief Finance Officer. Each department provides information on limitations, restrictions or other factors relevant to the disposition of the property, including a determination of whether any legal requirement exists as to how the proceeds of the sale of the property should be applied.

The Surplus Property Inventory is periodically reviewed by the City Council for the purpose of reviewing the designation of funds that would presumptively receive the proceeds of any sale or other disposition of the property.

The City adheres to the procedures for disposition of surplus real property provided by Oregon Law and the Bend City Code, including Bend Code Sections 1.300 through 1.308; ORS 221.725, and ORS 221.727, as they may be amended from time to time.

The City of Bend has an "Interested Parties List," consisting of agencies, organizations and individuals that have an interest in increasing the supply of affordable housing in Bend. The list was developed by open invitation; and any agency, organization, or individual that requests to be included on the list is included.

Prior to disposition of any surplus real property, the city notifies all entities on the Interested Parties List that the city is considering disposal of the property;

Prior to the disposition of any surplus real property, the city council will, consistent with Oregon Law and the Bend Code, first consider the relevant factors applicable to the surplus property and determine:

Whether to offer the property to an entity on the Interested Parties List, and if so, any restrictions or conditions on the transfer that the city council deems appropriate; whether to list the property through a real estate agent, and if so, the parameters of the listing; whether to dispose of the property by some other means consistent with State Law and the Bend Code; and any other factors relevant to the disposition of the property, including whether the property should be retained by the city.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Production and Preservation	2014	2019	Affordable Housing Public Housing		Create new Rental Units Home Ownership	CDBG: \$70,000	Homeowner Housing Added: 1 Household Housing Unit
2	Assist Homeless with Shelter and Services	2014	2019	Homeless		Homeless Assistance and Shelter Development Transitional Housing	CDBG: \$73,378	Homelessness Prevention: 1281 Persons Assisted
3	Provide Support to Necessary Public Services	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Home Ownership Homeless Assistance and Shelter Development Support Services for Public Service Providers	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 772 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 365 Households Assisted Homelessness Prevention: 465 Persons Assisted Other: 300 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	ADA and Housing Infrastructure Improvements	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Architectural Barrier Removal/Disability Services	CDBG: \$12,230	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 2 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Production and Preservation
	<b>Goal Description</b>	Produce and preserve both renter-and owner-occupied affordable housing, with emphasis on workforce housing.
2	<b>Goal Name</b>	Assist Homeless with Shelter and Services
	<b>Goal Description</b>	Increase the number of Homeless shelter units and transitional housing units, while preserving and enhancing existing facilities, and provide services to the homeless population.
3	<b>Goal Name</b>	Provide Support to Necessary Public Services
	<b>Goal Description</b>	Provide support and assistance to necessary and prioritized public services, including material, structural and staff support as needed.
4	<b>Goal Name</b>	ADA and Housing Infrastructure Improvements
	<b>Goal Description</b>	Removal of architectural barriers in public places, public facility improvements and development of Infrastructure, particularly in conjunction with affordable housing development.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following describes the program activities that will be undertaken with the City of Bend's 2014 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the Strategic Plan.

### Projects

#	Project Name
1	Entry Accessibility improvements for Bend's Community Center
2	Bethlehem Inn Shelter and Safety Project
3	HomeSource Counseling, Education & Rehabilitation
4	Saving Grace Emergency Shelter Security and Improvements
5	Saving Grace Substance Abuse/Trauma Group Counseling
6	Moving Forward Fund
7	COVO Homeless Outreach
8	HomeQuest Home
9	CDBG Program Administration

**Table 3 - Project Information**

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

The city considered the research findings from the entire Consolidated Plan process, as well as the results of the extensive public participation process, to prioritize needs. In determining which projects to fund, the city considered the priority of the need addressed by each proposed project, as well as the feasibility of the proposed projects and the ability of the organizations to successfully undertake the proposed projects. As with all aspects of community development and affordable housing development in Bend, the number one obstacle is limited resources. Other obstacles include excessive land prices and lack of capacity in local non-profit housing and community service providers.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Entry Accessibility improvements for Bend's Community Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	ADA and Housing Infrastructure Improvements
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$12,230
	<b>Description</b>	Repair the sidewalk/driveway entrance to the back parking lot at BCC. Install rain gutters over front entry door and awnings to cover entry doors. Install rain gutters on the food storage shed. Replace existing Fluorescent bulbs with more cost efficient LED bulbs in the cafeteria area. These improvements will increase overall accessibility and provide a better/safer experience for the many seniors, homeless and low-income individuals who come to BCC for a wide array of services.
	<b>Target Date</b>	11/30/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimates from United Way Work plan include: 72,000 meals served and/or provided Sundays at no charge to the hungry and homeless in the community; 10,400 meals (lunch) served Monday-Friday to seniors through the Senior Congregate Meal Program; 2,000 people given outdoor survival equipment or clothing (e.g. tents, sleeping bags, stoves, etc.); 300 dresses/suits given out to low-income students in the tri-county region; 1,400 volunteers will provide >9,000 hours of non-community service volunteer time.
<b>Location Description</b>	The proposed building is located at 1036 NE 5th Street, the site of the former Bend Senior Center. The building was originally built in the 1940s as a church and changed hands several times before becoming the Bend Senior Center. When the seniors moved to their new location in 2000, the building lay vacant and in a state of disrepair for 18 months until it was acquired by Bend Community Center. Over the years, BCC has put upwards of \$325,000 into the building to improve all aspects of the facility including accessibility improvements (e.g. handicapped ramp, new doors, four ADA bathroom stalls and two ADA showers), new kitchen, new flooring, New HVAC system, ADA automatic doors on front and rear of building, etc.).	

	<b>Planned Activities</b>	The 7,500 sq. ft. building (including basement space) has undergone several extensive remodel/rehab phases so it is a combination of areas where the building and/or equipment is fairly new (e.g. commercial kitchen, ADA bathrooms and accessibility ramp, new cafeteria flooring, new HVAC system, etc.) and other parts where the building/equipment are on their last legs or not currently meeting the needs of our clients. That is the case with the need for the awnings to cover the mechanisms for the ADA electrical push doors, the rain gutters for the front of the building and to prevent icy walk ways into the building, replacing existing fluorescent bulbs with more cost efficient LED bulbs (with a savings of 50% wattage) in the cafeteria area and repairs of the entrance to the back parking lot.
<b>2</b>	<b>Project Name</b>	Bethlehem Inn Shelter and Safety Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	Funding support for this project will help support the Bethlehem Inn by providing adults and children experiencing homelessness with a safe and secure place to live as they transition to a life of self-sufficiency. This project includes a security system comprised of exterior surveillance cameras, exterior fire alarms and exterior lighting.
	<b>Target Date</b>	

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>In Central Oregon, the Bethlehem Inn is the <u>only</u> emergency refuge for these survivors of relentless hard luck. At any given time, the Inn provides 60 or 70 adults and children with the basics of survival — a hot shower, three nutritious meals a day, and a place to sleep in warmth and safety. We connect them with the resources they need to land jobs, sign leases, enroll their children in school and give back to the community that helped them get on their feet.</p> <p>Over the past two years, the Inn served 1,600 adults and children with 49,123 bed nights, 129,406 meals. In addition, the Inn gave 2,195 food boxes to people in crisis. Our organization is recognized as one of the premier front-line, direct-service agencies in Central Oregon.</p> <p>We are projecting that the next year will see the same if not more individuals served at the Inn on an annual basis:</p> <ul style="list-style-type: none"> <li>- Shelter services will be provided to 830 unduplicated individuals;</li> <li>- 25,000 emergency bed nights will be provided;</li> <li>- three meals per day will be offered to each resident and others in need representing 65,000 meals per year;</li> <li>- 100% of residents will receive basic needs;</li> <li>- 2,350+ referrals will be made to over 70 local partner agencies.</li> </ul> <p>The Bethlehem Inn’s model is one of supporting only low-moderate income individuals for its program. Case managers’ screening and intake process ensures that only qualified low-income individuals and families with significant barriers to housing are given access to shelter services.</p>
<p><b>Location Description</b></p>	<p>3705 N. Hwy 97, Bend, Oregon.</p> <p>This project will serve low income residents in the City of Bend as well as others from Central Oregon that are in crisis and experiencing homelessness. The Bethlehem Inn operates in a single location located in Bend. The facility has 15 rooms each providing shelter for up to six single residents and five rooms each providing shelter for one family. Ensuring the safety and security for the 75 residents utilizing the inn for shelter is of primary concern</p>

	<p><b>Planned Activities</b></p>	<p>Project comprises an Updated Security System: Surveillance System, Lighting, and Exterior Fire Alarms.</p> <p><i>Surveillance Camera System</i></p> <p>The Inn has been operating with an outdated system of nine exterior surveillance cameras as a method of monitoring site activity. Given the size and layout of facility, the Inn should have 16 infra-red cameras providing trained staff with the ability to adequately monitor activity of current residents as well as others that are not approved to be on site. In addition to adding cameras to new locations, existing cameras are aging and are scheduled to be replaced during the upcoming year.</p> <p><i>Lighting</i></p> <p>Adequate exterior lighting is an essential component to provide a safe and secure environment for the adults and children at the Inn. The existing exterior fixtures do not provide adequate lighting nor are they energy efficient and by their nature represent a significant expense to the Inn's utilities budget. The Inn is scheduling the purchase and replacement of seven existing light fixtures to the use of LED light fixtures; four will be equipped with photo cells that providing lighting to the parking lot and walk areas; three will be installed at the front office.</p> <p><i>Fire Alarms</i></p> <p>The large number of adults and children that seek emergency shelter at the Inn do so with the expectation they will be staying in a safe facility that has adequate warning systems in place in case of fire. The aging motel used by the Inn currently has smoke detectors in each resident room as the only alert system for fire. In case of fire, there are NO exterior fire alarms to alert staff and residents of impending danger. Beyond the smoke detectors, the only audible alert method available is through the use of a megaphone and word of mouth. Inn staff recognizes this significant shortfall and is budgeting for the addition of two exterior, siren/strobe fire alarms this next year.</p>
3	<p><b>Project Name</b></p>	<p>HomeSource Counseling, Education &amp; Rehabilitation</p>
	<p><b>Target Area</b></p>	
	<p><b>Goals Supported</b></p>	<p>Affordable Housing Production and Preservation Provide Support to Necessary Public Services</p>

<b>Needs Addressed</b>	Home Ownership Homeless Assistance and Shelter Development Purchase and Preserve Existing Low Income Housing Support Services for Public Service Providers
<b>Funding</b>	CDBG: \$21,841
<b>Description</b>	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides Homebuyer Education, and counseling, foreclosure mitigation, rehabilitation loans, weatherization grants, financial education, and other related affordable housing services for Bend households.
<b>Target Date</b>	8/12/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HomeSource of NeighborImpact will: Provide a minimum of 100 individuals with foreclosure prevention counseling and foreclosure mitigation services Provide pre-purchase/budget/credit counseling for 100 clients Provide Homebuyer Education for 60 clients Provide eight Financial Fitness Classes per year and individual financial counseling for 50 clients Assist 20 homeowners per year to sustain homeownership through reverse mortgage and default mortgage counseling as an option to prevent foreclosure. Improve quality of life for at least 35 households per year through weatherization grants which will be targeted to reduce monthly housing costs
<b>Location Description</b>	This project will serve the entire City of Bend. Although NeighborImpact operates four HomeSource offices in Central Oregon, the Bend office serves as NeighborImpact headquarters.

	<b>Planned Activities</b>	<p>Following is a specific list of services for the City of Bend.</p> <p>Provide foreclosure prevention counseling, foreclosure mitigation services, foreclosure mediation support</p> <p>Provide pre-purchase/budget/credit coaching Provide homebuyer education classes Provide financial skills classes</p> <p>Provide reverse mortgage counseling</p> <p>Provide home rehabilitation loans to low income homeowners who have a health or safety issue with their primary residence</p> <p>Provide weatherization grants</p> <p>Provide mortgage payment assistance program support and administration</p> <p>Provide Individual Development Account matched savings services for low income households that want to purchase a home, create or expand a business, pay for higher education, obtain assistive technology for employment, or rehabilitate their home</p> <p>Provide energy conservation workshops</p>
4	<b>Project Name</b>	Saving Grace Emergency Shelter Security and Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	CDBG: \$53,148
	<b>Description</b>	Improve facilities and safety services at Saving Grace Emergency Shelter for Victims of Domestic Violence, Sexual Assault and Human Trafficking.
	<b>Target Date</b>	12/23/2014

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>For calendar year 2012 a total of 281 woman and children were housed in the Saving Grace Shelter for a total of 3,138 shelter nights. In addition to sheltering, 14,176 individual crisis services were provided to 5,012 people. These services include, but are not limited to safety planning, violence prevention planning, individual crisis counseling, Seeking Safety groups, women and children support groups, and referrals to social services, supervised visitation and exchange and youth violence prevention.</p> <p>Saving Grace tracks the current financial circumstances of survivors sheltered and report these figures bi-annually to NeighborImpact. They expect that statistics for fiscal year 2014//2015 will show that approximately 96% of the people who use Saving Grace shelter and services fall into the low to very low-income thresholds as defined by 2013 Health and Human Services Federal Guidelines. Historically victims and families of domestic violence who have money have other options and opportunities available to them and do not typically utilize Saving Grace shelter.</p>										
<p><b>Location Description</b></p>	<p>This project is specific to existing emergency shelter which is in a confidential location within the city limits of Bend, Oregon. This is a residential facility with 8 bedrooms to accommodate eight families, two kitchens and common area and children’s facility. The facility itself is 4,898 square feet and the property is a .34 acre lot. Client population is an at-risk group, due to safety concerns the location of emergency shelter is confidential.</p>										
<p><b>Planned Activities</b></p>	<p>The exterior paint of the shelter is peeling in places and needs to be repainted, a new donation shed built and foundation fixed, new flooring in the panty, kitchen, and laundry room, and irrigation system for playground/backyard. Safety improvements include roof over resident’s exterior door, locking medicine cabinets in bedrooms, bike rack, and handicap ramp. For efficiency and cost reducing measures two oven hoods will be installed in the kitchen and electrical updated.</p>										
<p><b>5</b></p>	<table border="1"> <tr> <td data-bbox="529 1516 854 1570"> <p><b>Project Name</b></p> </td> <td data-bbox="854 1516 1443 1570"> <p>Saving Grace Substance Abuse/Trauma Group Counseling</p> </td> </tr> <tr> <td data-bbox="529 1570 854 1625"> <p><b>Target Area</b></p> </td> <td data-bbox="854 1570 1443 1625"></td> </tr> <tr> <td data-bbox="529 1625 854 1680"> <p><b>Goals Supported</b></p> </td> <td data-bbox="854 1625 1443 1680"> <p>Provide Support to Necessary Public Services</p> </td> </tr> <tr> <td data-bbox="529 1680 854 1818"> <p><b>Needs Addressed</b></p> </td> <td data-bbox="854 1680 1443 1818"> <p>Homeless Assistance and Shelter Development Support Services for Public Service Providers Substance Abuse Services</p> </td> </tr> <tr> <td data-bbox="529 1818 854 1873"> <p><b>Funding</b></p> </td> <td data-bbox="854 1818 1443 1873"> <p>CDBG: \$16,841</p> </td> </tr> </table>	<p><b>Project Name</b></p>	<p>Saving Grace Substance Abuse/Trauma Group Counseling</p>	<p><b>Target Area</b></p>		<p><b>Goals Supported</b></p>	<p>Provide Support to Necessary Public Services</p>	<p><b>Needs Addressed</b></p>	<p>Homeless Assistance and Shelter Development Support Services for Public Service Providers Substance Abuse Services</p>	<p><b>Funding</b></p>	<p>CDBG: \$16,841</p>
<p><b>Project Name</b></p>	<p>Saving Grace Substance Abuse/Trauma Group Counseling</p>										
<p><b>Target Area</b></p>											
<p><b>Goals Supported</b></p>	<p>Provide Support to Necessary Public Services</p>										
<p><b>Needs Addressed</b></p>	<p>Homeless Assistance and Shelter Development Support Services for Public Service Providers Substance Abuse Services</p>										
<p><b>Funding</b></p>	<p>CDBG: \$16,841</p>										

	<b>Description</b>	Provision of safety Services -- Trauma Groups and Individual Therapy for Victims of Domestic Violence, Sexual Assault and Human Trafficking.
	<b>Target Date</b>	6/17/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The vast majority of Saving Grace clients are low/moderate income. Based on FY 2012-13 statistics, 285 women/men and 49 children/teens received group therapy sessions and 411 adults had 1134 therapy sessions plus 27 kids/teens had 70 therapy sessions.
	<b>Location Description</b>	Counseling will take place at Saving Grace shelter, which has an unpublished address.
	<b>Planned Activities</b>	Trauma groups for domestic violence/sexual assault victims: Two trained counselors would provide two 1.5 hour groups per week to start two weeks from date of executed contract. Groups will continue throughout the year. Individual Therapy for domestic violence/sexual assault victims: Ten one hour sessions a week of individual therapy will be offered to women, men and children who are victims of domestic violence, sexual assault or human trafficking at risk of not receiving effective services essential to their safety, progress, and/or survival.
6	<b>Project Name</b>	Moving Forward Fund
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	<b>Funding</b>	CDBG: \$6,841
	<b>Description</b>	The Community Development Block Grant funds will be used to capitalize a revolving micro-loan fund to provide security deposit loans to low-income households in Bend.
	<b>Target Date</b>	6/30/2014

	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>The loan amounts vary depending on the household's net income and ability to repay. It is anticipated, however, that with the \$6,841 CDBG grant, as many as eleven small loans of approximately \$600 each will be granted to low-income households. More loans may be extended if the amounts requested are smaller and if the repayment schedule is shortened. Some small loans could be repaid in as soon as six (6) months and the remaining loans repaid at the end of the 12 month loan term. It is important to note that as loan repayments are received additional loans will be made available. While initial estimate shows the program serving approximately eleven households, as the loan revolves it is anticipated to being able to assist over 20 families over the next three years.</p>
	<p><b>Location Description</b></p>	<p>The Moving Forward Fund will provide assistance to low-income households residing within the City of Bend.</p>
	<p><b>Planned Activities</b></p>	<p>The Moving Forward Fund is a micro-loan program aimed at providing small loans for rental security deposit assistance to low-income families and individuals. The program provides security deposit assistance in the form of a short term (1-year), no interest loan. The only cost to the borrower is a 12% (approximately \$70 per loan) origination fee. The origination fee helps to offset some of the costs associated with administering the program. When the borrower repays the loan, his/her payment is reported to the credit reporting bureaus, providing a source of good credit usage which will in turn improve credit scores. In addition to providing security deposit assistance, this program also provides counseling and training in money management, the use of credit and building assets. Before an individual can apply for a loan, they are required to complete the FDIC Money Smart curriculum that provides borrowers with an overview on finances. At the time of application, applicants complete a cash flow analysis to verify they can afford the monthly loan payment. (This is waived for veterans.) Borrowers receive one-on-one coaching and goal setting through Families Forward. The Moving Forward Fund assists families and individuals in overcoming both poor credit or lack of credit and inadequate money management barriers and provides the training and education that benefits them throughout their lives. This program provides opportunities for financial education, credit building, receiving and repaying responsible consumer loans, and asset building.</p>
<p><b>7</b></p>	<p><b>Project Name</b></p>	<p>COVO Homeless Outreach</p>
	<p><b>Target Area</b></p>	
	<p><b>Goals Supported</b></p>	<p>Provide Support to Necessary Public Services</p>

	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	CDBG: \$16,841
	<b>Description</b>	Funding of Homeless Outreach Coordination to provide supplies and counseling to homeless persons in Bend.
	<b>Target Date</b>	6/30/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	COVO's Homeless Outreach Program regularly serves more than 300 homeless individuals on an annual basis. All persons served are extremely low or low income.
	<b>Location Description</b>	Unsheltered, unregulated camping areas in the City of Bend.
	<b>Planned Activities</b>	The Homeless Outreach Coordinator will, in addition to counseling and coordinating services for homeless, ensure (1) Camp cleanup project. Homeless volunteers distribute trash bags weekly to campers and following week pick up trash; when COVO is notified that a camp has been required to move, COVO takes a crew into the camp to do a special cleanup of any remaining large items.(2) Propane canister refill project. COVO collects empty propane bottle from campers (and donations from the community) and refills them, then distributes them in the camps. This cuts down on litter and recycles used containers and reduces costs for \$3.50 per container to 37 cents per container. (3) Potable Water Project. COVO ha pre-positioned five gallon water containers in most camp locations and weekly takes a 55 gallon drum of water to campsites so campers can get potable water and not drink from canals, ponds, streams or the river.
8	<b>Project Name</b>	HomeQuest Home
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation
	<b>Needs Addressed</b>	Home Ownership
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Purchase of land to produce owner occupied, affordable workforce housing. A local contractor will build an energy efficient home on the land (with local Affordable Housing Fund financing). Purchaser only buys the improvements and the land stays in trust in perpetuity.
	<b>Target Date</b>	11/30/2014

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated this project will provide employment for roughly 35 local workers. According to a combination of studies compiled by the Housing Economics of the National Association of Homebuilders, nearly 40% of homeowners sell their homes every seven years. Based on this information and an assumption that the home will have a 100 year sustainability period, roughly 14 families will be served by this project over its life.
	<b>Location Description</b>	Property site has not yet been determined. Property will be within the City of Bend.
	<b>Planned Activities</b>	Acquisition of property zoned single family property.
9	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation Assist Homeless with Shelter and Services ADA and Housing Infrastructure Improvements Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Create new Rental Units Home Ownership Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Transitional Housing Support Services for Public Service Providers Substance Abuse Services
	<b>Funding</b>	CDBG: \$81,001
	<b>Description</b>	
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Projects for construction are centered near the 3rd street/old highway 97 core, with Bethlehem Inn and Bend's Community Center both adjacent to that corridor. Acquisition project for Families Forward is at a site yet to be determined. Saving Grace Shelter Rehabilitation is at an undisclosed location. Social Service projects serve city-wide populations.

### **Geographic Distribution**

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

**Table 4 - Geographic Distribution**

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

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

### **Discussion**

## Affordable Housing

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

#### Introduction

Projects that produce and preserve affordable housing for the 2014/2015 year consist of funding for NeighborImpact for counseling, including foreclosure prevention and homebuyer preparation, rehabilitation for Saving Grace, rehabilitation for Bethlehem Inn and land acquisition for Housing Works for construction of a single family homebuyer unit.

One Year Goals for the Number of Households to be Supported	
Homeless	145
Non-Homeless	67
Special-Needs	0
Total	212

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	60
Rehab of Existing Units	2
Acquisition of Existing Units	5
Total	67

Table 6 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The applications for funding this cycle were extremely limited in regards to program dollars. A second round of funding is in place for an additional \$127,000 of CDBG funds for affordable housing projects, and will be added to the plan as an amendment at a future date.

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

### **Introduction**

The City of Bend has a long and productive relationship with the local housing authority, Housing Works. We have partnered with them on hundreds of units over the years, with such assistance as land donation (or land lease with minimal, \$10 per year, payments) and direct financing through both CDBG and local funds. The city also consults on a regular basis with Housing Works staff on potential projects and policies to increase and enhance the amount of housing in Bend.

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

The city works with Housing Works, formerly the Central Oregon Regional Housing Authority to identify ways in which the city can assist with public housing development, upgrades and activities. The City has funded two separate projects with Housing Works that meet this goal with the Affordable Housing Fund. One will add an additional 40 units of housing, and the other is assisting in the rehabilitation of 68 units. The City will encourage the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works properties take part in voluntary family self-sufficiency activities as well as holding a position on Housing Works governing board.

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

The City encourages the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works properties take part in voluntary family self-sufficiency activities as well as holding a position on Housing Works governing board. One project recommended for funding this year targets public housing occupants for homeownership and the City funded two projects with local Affordable Housing funds in the last year for homeownership opportunities for Public Housing residents.

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

n/a

### **Discussion**

Housing Works is a viable, competent and valued partner of the City of Bend in addressing the needs of affordable housing. In addition to the numerous projects done over the years with Housing Works, the City fully expects to continue this collaboration in the future. Housing Works will be an integral partner in addressing the rental housing crisis currently happening in Bend. They are the most experienced and

successful developer of large scale affordable housing projects in the region.

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

### **Introduction**

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent or assist somebody to move out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation) while others focus on a particular population (e.g. victims of domestic violence, seniors or veterans). The City works with all providers, either directly with financial assistance, or in partnership with other entities, such as NeighborImpact, Bethlehem Inn, Saving Grace, Central Oregon Veterans Outreach and other contributors in addressing Homeless and Special Needs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

During this year the City of Bend is funding several projects that address the needs of homeless individuals, particularly those that are unsheltered. Most particularly the City is providing funding to Central Oregon Veterans Outreach for Homeless Outreach, which provides weekly visits to camps and other places where vital assistance, such as food, clothing, sleeping bags, tents, propane, potable water and other necessities are provided to the entire homeless community. In addition the City is providing assistance to Bend's Community Center, which provides meals and supplies throughout the year to the homeless community.

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

Two CDBG funded projects this year directly address the shelter needs of homeless persons; rehabilitation of the Bethlehem Inn and rehabilitation of Saving Grace. Both of these provide direct shelter services to a needed homeless population. In addition the City will be assisting Bethlehem Inn with \$300,000 of local funds in there acquisition of the facility they currently lease from Deschutes County.

#### **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 is funding Families Forward "Ready to Rent" program this year with CDBG. The program educates potential renters on how to be responsible members of the rental community while also providing financial literacy training to those with past credit issues.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City is funding NeighborImpact's Homesource with CDBG. This program provides housing counseling to protect individuals and families from losing existing home, both for Homeowners and for Renters. Additionally the City provides guidance and assistance as needed to the Homeless Leadership Coalition in their continuing efforts to address homeless in all populations.

## **Discussion**

To assure the issues and concerns of homelessness are part of the community conscience, the Homeless Leadership Coalition, as part of the Continuum of Care has developed a website for the HLC. The website has recently been updated to include direct links to homeless service providers and the Project Homeless Connect website. The local Continuum of Care Committee covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There is only one agency, NeighborImpact (a 501c3) receiving HUD Continuum of Care funding and as the sponsor agency they apply directly to HUD for funding, and provide program, fiscal and grants management services. Working with the Homeless Leadership Coalition, the Continuum of Care Committee is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinates the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The Homeless Leadership Coalition, the Continuum of Care Committee and the City of Bend recognize the need to reduce the number of unsheltered homeless households w/ dependent children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition. An emergency preparedness plan, under the direction of the HLC and with the cooperation of local jurisdictions, has been developed and was implemented during the winter of 2009. This is put into place during extreme weather conditions and allows for temporary shelter being provided by local churches. Unsheltered individuals and families are housed and fed in the churches for up to two weeks while agencies work to find more permanent housing for them. An ongoing effort to engage those individuals and families routinely unsheltered includes efforts by Central Oregon Veterans Outreach (COVO) to work with veterans and others living in the numerous camps throughout this rural area. The credibility established by the COVO volunteers with the camp residents

allows other providers to come into the camps and provide service. COVO also provides transportation to medical and benefit appointments. During the harsh winter lives were saved by the efforts of these volunteers and during the One Night Homeless Count volunteers from the Count were provided access to the individuals to conduct the survey and help with resource identification.

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

### **Introduction:**

The most glaring current example of public policies that have an effect on affordable housing in Bend would be the difficulties that the City is encountering in its attempt to expand the Urban Growth Boundary from the Oregon Department of Land Conservation and Development. Bend, for better or worse, developed at a different rate and in a different time frame than the majority of Oregon. As stated in the housing analysis, the majority of Bend's housing is both newer than the state as a whole, and is about 5% to 7% higher in the number of single family homes. DLCD has been recalcitrant in its dealings with the City regarding the expansion of the Urban Growth Boundary, asking that more of the current land be utilized in increased density. While that is a noble goal, and in compliance, for the most part, with DLCD guidelines, it doesn't take into account the reality on the ground. Large portions of Bend were brought into the City after they had been developed. The City had no say in the zoning of that land while in the County, and Deschutes County would have been hard pressed to make the case to DLCD, at the time that land was developed, to make it multi-family. Again, as stated previously, the housing stock in Bend is very new. It is not realistically, nor economically, feasible to re-zone land for multi-family uses that is currently developed as single family, with very new housing stock. Another significant barrier is the formula allocation for HOME Investment Partnership Program as stated in 24CFR 92.50. This program places significant weight on factors that are out of the control of Bend, most specifically age of housing (they have a category for rental housing constructed prior to 1950 occupied by low income tenants, of which Bend has virtually no units meeting that criteria). Another significant rating point is condition of housing occupied by renters. As stated previously, Bend's older housing is among the most desirable in the community and sells for a premium. Lower income Bend residents, for the most part, live in newer housing, if any is available. With Bend being a new City this puts it at a disadvantage to receive this funding source. In reality, the HOME Program favors older, more urban cities while not taking into account the difficulties of newer cities that have new housing stock, BUT still have a significant need for affordable housing. This is also true of the allocation process for the Community Development Block Grant Program. CDBG, too, relies heavily upon age of housing and condition of housing, and not population or need of new housing for the low income population. Until such time as the Department of Housing and Urban Development adjusts their allocation principles to more equitably take into account needs of cities with a hospitality based economy in a desirable place to live, Bend will be handicapped in its development of affordable housing, at least if it relies heavily upon the Federal Government.

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

The City of Bend is working to expand its Urban Growth Boundary and recently entered into a \$1 million

plus contract with a consulting firm to expedite this process. Bend is also currently exploring density bonus provisions that will provide an incentive for developers to create units of affordable housing.

**Discussion:**

In addition to the public policies identified above, there are numerous barriers to affordable housing in Bend.

1. Lack of affordable land for development.
2. Funding sources difficult to access for most large developments.
3. Relatively new housing stock, with older stock being in high demand. This means that unlike most large cities, there is no older housing stock that is usually less expensive for acquisition/rehabilitation for both rental and homeowner purposes.
4. Insufficient number of affordable housing developers, particularly multi-family developers.
5. Hospitality based economy with its attendant number of lower wage employees that cannot afford the high housing costs in Bend.
6. Extremely low vacancy rates, leading to rent inflation.
7. Market that supports higher end housing development on scarce available land.

The City of Bend has identified some strategies to address these barriers. These include: Land costs. Land costs were identified as the single largest barrier to affordable housing in Bend. The City currently has approximately seven acres of land within the City that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem. This will remain until such time as the Urban Growth Boundary is expanded to bring in more affordable housing. Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined with financing from the City.

Affordable Housing Developers. While the City has some very dedicated and superb affordable housing developers, most particularly Housing Works for multi-family development and Building Partners for Affordable Housing in creating a new, creative model for homeowner development, there is a need for more participants in this market. This can be done by either recruiting new developers or encouraging existing developers to expand their mission. Examine city policies. The city will examine its existing policies to identify where city policies pose obstacles to affordable housing. In addition, the city will explore policy revisions or new policies that could be pursued to facilitate the development of

affordable housing and the prevention of homelessness.

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

### **Introduction:**

During the CDBG Program Year, the city will undertake the following actions to address community needs identified in the City of Bend Consolidated Plan:

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

Generally, the obstacles to meeting underserved needs are the lack of funding and the lack of information regarding available resources. Individual city departments actively monitor and pursue funding opportunities for a broad range of project areas, including housing and community development during the Program Year, the city will direct CDBG dollars where they are most needed by targeting funds to projects and activities that meet the priority needs identified in the Consolidated Plan. In addition, the city will continue to seek ways to expand and refine the means by which those whose needs are underserved are informed about the financial and informational resources available to them in the community.

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

The City of Bend actively pursues policies and actions that enhance the supply of Affordable Housing in Bend. The most important of which is the implementation and management of a local Affordable Housing Fund, the only of its kind in Oregon, that by far dwarfs whatever funds the City receives from Federal or State sources. In addition the City has implemented the following: System Development Charge (SDC) Loan Program. While SDCs cannot be subsidized with CDBG dollars, the city could use other funds to subsidize these charges and promote affordable housing. The city has established a deferral and loan program to facilitate affordable housing project SDC payments.

Provide incentives to developers for the creation of affordable housing. The City of Bend has a Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered include expedited processing and no interest SDC deferrals.

Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council.

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

There are no actions planned in the coming year to reduce lead-based paint hazards. The city continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint

evaluation and abatement projects as needed. Additionally the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City is able to provide both Risk Assessment assistance and consultation regarding hazard abatement and project management. As stated in the Consolidated Plan, the Housing Stock of Bend is very new, with over 70% built since 1980. Additionally the older housing stock in Bend is considered desirable, is well maintained, and sells for a premium. Very few low income citizens reside in older housing stock.

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

The city actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that promote self-sufficiency, and job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. Most particularly in this program year the City has provided assistance to NeighborImpact for housing counseling, to Families Forward for their "Ready to Rent" Program and to Bend's Community Center.

### **Actions planned to develop institutional structure**

The city will offer technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant contracts, encouraging strategic plan development, providing staff training assistance, and implementing a City Risk Assessment and Monitoring Plan. The Risk Assessment and Monitoring Plan outlines procedures the City will use to determine an organization's capacity to undertake a CDBG funded project. Project monitoring requirements for both city staff and the organization monitored are clearly outlined within this Plan. The results of the risk assessment will assist the organization in identifying ways to improve its capacity, efficiency, and service area analysis (markets), and to improve project performance. Many of the actions identified in this Action Plan will serve to improve Bend's 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's needs.

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

The city recognizes the importance of coordination among the city and the community's housing and social service providers in meeting the community's priority needs. Many of the actions outlined in this Action Plan call for the city to coordinate with local housing and social service providers in the identification, documentation and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The City Affordable Housing Manager serves as a point of contact and to coordinate the City's role in addressing housing and community development needs. An Affordable Housing Advisory Committee reviews all CDBG applications. The Committee, which is

composed of housing developers, social service professionals, realtors, lenders and individuals with experience in addressing housing and community development issues provides valuable expertise to city staff and the city council and will serve to enhance the coordination of service delivery in the broader community.

**Discussion:**

It is difficult, if not impossible, to address and alleviate all underserved needs in the community. Bend, in cooperation with numerous partners, attempts to do so on a regular basis. While unlimited funding would make this an easier prospect, Bend does do a very good job with what resources it has. Bend recently re-authorized the local Affordable Housing Fee for another five years, which should, in that time period, provide an additional \$5 to \$8 million in direct housing assistance for the community.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City of Bend has been extremely successful in meeting program requirements for CDBG. Over 99% of its funding has gone to assist low and moderate income individuals. The needs of the community are great, and this program has assisted in helping the neediest.

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	35,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>35,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**Discussion:**

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