



CITY OF BEND

Executive Summary

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

1. Introduction

The 2017 Annual Action Plan addresses the goals of the 2014 - 2019 Consolidated Plan, which explains community desires and establishes local preferences for use of public funding to help low and moderate-income Bend residents. The Action Plan was created using a process approved by the U.S. Department of Housing and Urban Development (HUD) to address the housing, homeless, community, and economic development needs identified in the Consolidated Plan. The City of Bend is the lead entity for overseeing the development of the plan.

The HUD required plan delineates how the City of Bend will utilize federal Community Development Block Grant (CDBG) Program funding.

The City of Bend receives a formula allocation of CDBG funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives of the Annual Action Plan are to carry out five goals identified in the 2014 -- 2019 Consolidated Plan: 1) Affordable Housing Production and Preservation -- Produce and preserve both renter- and owner-occupied affordable housing, with emphasis on increasing the amount and availability of affordable rental units; 2) Assist Homeless with Shelter and Services -- 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) ADA and Housing Infrastructure Improvements - Removal of architectural barriers in public places and development of Infrastructure, particularly in conjunction with affordable housing development and in low income neighborhoods; 4) Provide Support to Necessary public services -- Make available assistance to necessary and prioritized public services, including material, structural and staff support as needed; and 5) Employment Training and Economic Development -- Provide assistance to entities offering employment training and assist in CDBG eligible Economic Development Activities.

The outcomes of Goal One will be measured by the number of affordable units created – particularly new affordable rental units, the number of affordable units rehabilitated, the number of affordable units preserved and the number of persons assisted in attaining homeownership.

The outcomes of Goal Two will be the number of shelter units and transitional units created and the increased capacity of homeless providers in Bend.

The outcomes of Goal Three will be the number of architectural barriers removed and the amount of infrastructure installed in conjunction with affordable housing development.

The outcomes of Goal Four will be continued support provided to entities that supply necessary public services to extremely low, low and moderate income families.

The outcomes of Goal Five will be the number of jobs that are created, the number of individuals who receive employment training, and the number of business assisted (that employ low and moderate income individuals).

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

This is the fourth year of the 2014 -- 2019 Consolidated Plan, which is the third Consolidated Plan for the City of Bend. Since becoming an entitlement community in 2004 Bend has developed a more comprehensive understanding of how CDBG programs work and how to best utilize this funding in conjunction with local and state funding to achieve Plan goals. The City has a CDBG/Affordable Housing Committee appointed by City Council that is extremely knowledgeable about these issues and is actively involved in all decisions. This committee, by resolution, represents a broad range of stakeholders involved in developing and financing affordable housing. The nine members of the committee consist of three at large representatives, one representative from the building industry, one representative from a non-profit housing agency, one representative from the real estate industry, one representative from a tenant organization, one representative from local business interests and one representative from the banking industry. In addition there is an ex-officio member from Oregon Housing and Community Services.

The Committee, in addition to CDBG, oversees spending of the Affordable Housing Fee, effectively a housing trust fund unique to Bend in Oregon. The Committee also has provided extensive input to development of the City's mobile home relocation ordinance and various land use initiatives to promote affordable housing. These efforts are expected to be on-going. This committee aided in implementing the previous two Consolidated Plans. They also were instrumental in taking a realistic look at the available funding and adjusting the priorities of the plan to meet that reality.

Overall Bend was fairly successful in implementing the 2009 /2014 consolidated plan and with the experience it has gained through that time period expects to be much more efficient and successful with the 2014/2019 Consolidated Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The 2017 Action Plan was developed over a period of approximately eight months, beginning with the CDBG and Affordable Housing Advisory Committee review and modification of the proposal packet in mid-November, 2015. Requests for proposals were published and released November 16, 2016, with the proposals being due January 18, 2017. Presentations were made to the Affordable Housing Advisory Committee February 8, 2017 and the Committee made its initial recommendations for funding at that meeting. A notice was published May 15, 2017 regarding a public hearing before the Bend City Council on the subject of the Annual Action Plan for the Council Meeting of July 5, 2017. Public Comment was taken up to July 5, 2017. During the Public Comment period no comment was received and during the public hearing no one commented on the plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

n/a

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

n/a

7. Summary

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

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	BEND	
CDBG Administrator	BEND	
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

As part of the consultation process particular emphasis was given to discussions with the Affordable Housing Advisory Committee, a very professional, competent organization, regarding the priority housing and community development needs. Deschutes County Deputy Director, Erik Kropp, was instrumental in discussions regarding available services and priorities. The homeless strategy for Bend is being done through the Ten Year Plan to end Homelessness, and on the local level, for this plan, consultations were done with the largest homeless providers plus the Homeless Leadership Council. Representatives of NeighborImpact, Bethlehem Inn, Central Oregon Veterans Outreach and other shelter providers, along with service providers all provided content to this document, particularly with regards to information on what services currently are available and what recommendations for this plan should be implemented regarding the homeless. The City of Bend Long Range Planning Division was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs and other information. There is no metropolitan planning for Bend, as there are no adjacent local governments.

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

The city recognizes the importance of coordination among the city and the community's housing and social service providers in meeting the community's priority needs. Throughout the 5-year Consolidated Planning period, the city will undertake actions that 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. In addition, the city has a full time manager dedicated to CDBG and affordable housing to serve as a point of contact and to manage the city's role in addressing housing and community development needs. The CDBG/Affordable Housing Advisory Committee serves in an on-going capacity. The Committee which is composed of housing developers, social service professionals, the public-at-large, representatives from homebuilders, the real estate and Chamber of Commerce provides valuable expertise to city staff and the City Council and serves to enhance the coordination of service delivery in the broader community. Through its involvement on the Homeless Leadership Coalition the City of Bend works with providers for the Homeless Population. The City assists in coordinating programs, including funding of such, for agencies that deal with the Chronic Homeless. This includes NeighborImpact, the Bethlehem Inn, Central Oregon Veterans Outreach and other providers of services to the Chronically Homeless. The City of Bend has a long standing partnership with Oregon Housing and Community Services. The City has worked with them on several projects, including Neighborhood Stabilization and on numerous projects in Bend. As the City does not receive any HOME funds as an entitlement community, any HOME projects in Bend are funded by OHCS. The City works with OHCS on those projects, providing environmental review,

expedited permits and other assistance. In all of these the City maintains compliance with the State Consolidated Plan, particularly on projects that are funded by both entities. Additionally, per City of Bend resolution, one member of the Affordable Housing Advisory Committee is the regional representative of Oregon Housing and Community Services (ex-officio). The City of Bend works closely with Economic Development for Central Oregon (EDCO), through the offices of the Bend Business Advocate. Additionally the City has a very good relationship with the Central Oregon Builders Association (COBA). COBA and the City have worked in partnership in the past and expect to continue this partnership to aid in the utilization of Central Oregon Contractors for projects funded by the City of Bend. Between these two agencies the City has contacts and connections with many of the major participants that contribute to economic development in the region.

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

The focus of the Central Oregon Continuum of Care remains the same; to support the needs of homeless families with dependent children who require housing and school stability. This continued emphasis reinforces the Continuum's strategic plan while aligning with the newest HUD initiative to end family homelessness by 2020. The majority of Permanent Supportive Housing (PSH) in the area is still operated by the regional housing authority serving veterans and persons with disabilities. Currently the Continuum of Care administers two small PSH grants that assist the same populations. Looking forward, it may become imperative for the Continuum to explore becoming a more significant provider of this housing type. The Transitional Housing program has been converted to a Rapid Rehousing program due to changes in HUD regulations. On the service delivery level, it appears very similar. This program is serving 55-60 households with children/year. The average stay in Rapid Rehousing is just over eleven months with 95% of the households able to maintain housing at exit. The 2017 Point-in-Time Count, the annual one-night census of people experiencing homelessness -- both sheltered and unsheltered -- in the tri county region shows increases across populations, especially among people living in unsheltered conditions. The numbers reflect only the people who meet HUD's definition of homelessness -- people living in shelters, transitional housing programs, or in a place not meant for human habitation. This year was a 31% increase from the last count in 2015. The number of VASH vouchers has increased slightly to a total of 81 housing vouchers and has reduced the number of chronically homeless veterans. The shelters in Central Oregon continue to be underwritten by private and foundation support with some Emergency Solutions Grant funding available through the Continuum of Care. The youth services continuum is funded with federal Runaway Homeless Youth (RHY) and state funds.

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

The Continuum of Care Homeless Management Information System (HMIS) lead agency is NeighborImpact; they are also the Emergency Solutions Grant (ESG) recipient from the state and administer the funds for Homeless Prevention and Rapid Rehousing categories. The area sub-recipients apply for funding and are reviewed and approved by the Homeless Leadership Coalition's voting members based on the project's ability to align with the program guidelines for ESG funding. The State of Oregon Housing and Community Services (OHCS) requires from the Continuum of Care's ESG recipients quarterly reporting on performance standards. The quarterly reports are then presented to Homeless Leadership Coalition voting members for review and monitoring of ESG performance. All recipients must participate in Service Point (the state mandated HMIS) and are supported by the HMIS lead. The policies and procedures in place are outlined in the contract with each sub-recipient at the start of the funding cycle.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Central Oregon Regional Housing Authority/Housing Works
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Central Oregon Regional Housing Authority, DBA Housing Works, was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Executive Director, Housing Director and Real Estate and Facilities Director) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by the Housing Works.

2	Agency/Group/Organization	NEIGHBORIMPACT
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Child Welfare Agency Publicly Funded Institution/System of Care Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NeighborImpact, the regional Community Action Program agency, was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Housing Director and Deputy Director of Community Services) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically in realm of Homeownership, homebuyer counseling and Homeless services.
3	Agency/Group/Organization	CENTRAL OREGON VETERANS OUTREACH
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Central Oregon Veterans Outreach was consulted regarding homeless housing needs and Veterans housing needs. Central Oregon Veterans Outreach provides weekly outreach to all homeless camps in the region and provides services, such as water, food, tents, sleeping bags, coats, clothes, etc. to all homeless, not just veterans.
4	Agency/Group/Organization	Saving Grace
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Domestic Violence Counseling and Shelter
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through direct interviews with project managers, Saving Grace was consulted as to what needs exist in the region regarding housing and services for victims of Domestic Violence. As a subrecipient of CDBG funding for both rehabilitation of facilities and counseling, Saving Grace, the only domestic violence service and shelter provider in Central Oregon, their input is instrumental in determining needs and solutions to this problem. We use an ongoing consultation with Saving Grace to provide assistance for their programs.
5	Agency/Group/Organization	Saint Vincent de Paul Society of Bend, Oregon
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy Food Bank

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through direct interview with executive director and Board Chair, Saint Vincent de Paul of Bend was consulted regarding services provided by this organization, both Housing and Food Bank. It is hoped that continued coordination with Saint Vincent de Paul can build upon the already positive partnership the City of Bend has regarding transitional housing that this agency provides.
6	Agency/Group/Organization	Volunteers in Medicine
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Health Services for uninsured
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Volunteers in Medicine was consulted regarding health care services that they provide for low income Bend residents. With the implementation of the Affordable Care Act, Volunteers in Medicine, hopes to coordinate with both the City and the County regarding the "gap" of individuals and families who still cannot get coverage or afford the necessary insurance.
7	Agency/Group/Organization	BEND AREA HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a regular recipient of CDBG funds from the City of Bend, Habitat for Humanity was consulted via interviews about needs for affordable housing that would assist in their mission. Continued coordination with Habitat for Humanity should improve with assistance also being enhanced.

8	Agency/Group/Organization	Bend's Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bend's Community Center was interviewed and consulted regarding, most specifically, the services they provide to Seniors. In recent years Bend's Community Center's role in providing services, most particularly meals, for seniors and homeless has increased significantly. The City of Bend has coordinated with Bend's Community Center regarding access and building improvements for the Center and feels that continued coordination will ensure that this organization can continue to effectively serve these populations.
9	Agency/Group/Organization	FAIR HOUSING COUNCIL OF OREGON
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Fair Housing Council of Oregon was consulted and recruited to work in Central Oregon to assist with Fair Housing Issues. Central Oregon does not have a local agency that is fully dedicated to Fair Housing issues. Fair Housing Council has been under contract with the City of Bend to assist in these endeavors.
10	Agency/Group/Organization	LEGAL AID SERVICES OF OREGON, CENTRAL OREGON REGIONAL OFFICE
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bend has provided funding and consulted with Legal Aid of Central Oregon on issues related to Fair Housing for several years. We continue to consult with Legal Aid of Central Oregon and utilized their services regarding Fair Housing in the last year.
11	Agency/Group/Organization	Building Partners for Affordable Housing
	Agency/Group/Organization Type	Housing

What section of the Plan was addressed by Consultation?	Economic Development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through numerous conversations, interviews and written survey, Building Partners was consulted regarding housing needs in the community and how best to address them, most particularly how to bring private equity and private contractors/developers/builders into the arena. Bend will continue to consult with Building Partners to continue the unique partnerships that have developed between the City and the local development community.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NeighborImpact	The City of Bend Consolidated Plan was coordinated with the annual Continuum of Care Strategic Plan. The City coordinates closely with NeighborImpact, the regional CofC provider (currently).

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

As part of the consultation process particular emphasis was given to discussions with the only adjacent government, Deschutes County, regarding the priority non-housing community development needs. The homeless strategy for Bend is being done through the Ten Year Plan to end Homelessness, and on the local level, for this plan, consultations were done with the largest homeless providers plus the Homeless Leadership Council. Representatives of NeighborImpact, Bethlehem Inn, Central Oregon Veterans Outreach and other shelter providers, along with service providers all provided content to this document, particularly with regards to information on what services currently are available and what recommendations for this plan should be implemented regarding the homeless. The City of Bend Long Range Planning Division was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs and other information. There is no metropolitan planning for Bend, as there are no adjacent local governments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Twelve applicants applied for funding through this process, all appeared at a public meeting when these issues were discussed.	All of the applicants utilized the public meeting to espouse the needs and services that they would address with funding.	na	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Priority Table

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	15,000	0	415,000	1,000,000	CDBG Program income is based on estimate of amortized loans and deferred payment loans that might be satisfied.

Table 5 - Expected Resources – Priority Table

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

Historically CDBG funds have leveraged outside funding, either private equity or other grant sources, at a rate of approximately 3:1. This is most often the reality of a relatively small amount of CDBG funds compared to a large need in a growing community. It is very rare that CDBG funds are the sole source of funding on any project.

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 it is trying to have developed for Affordable Housing by various partners. These properties are usually provided at no cost to the recipients.

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.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Table 6 – Goals Summary

Goal Descriptions

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

AP-35 Projects – 91.220(d)

Introduction

The following describes the program activities that will be undertaken with the City of Bend's 2017 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the Strategic Plan.

#	Project Name
1	Bethlehem Inn Transforming Families
2	Central Oregon Veterans Outreach -- Homeless Outreach
3	HomeSource -- Counseling & Education
4	Thrive Central Oregon
5	COVO Family Housing
6	Bend Area Habitat for Humanity Homebuyer Assistance

Table 8 – Project Information

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

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Bethlehem Inn Transforming Families
	Target Area	
	Goals Supported	
	Needs Addressed	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	Funding	CDBG: \$21,000
	Description	This project will provide the capacity building support required to achieve a meaningful reduction in family homelessness through a systematic, coordinated approach that provides at-risk families with the help they need.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	209 Homeless Children and 151 Homeless Adults in various sized family units
	Location Description	<u>3705 North Highway 97</u>

	Planned Activities	<p>The expanded program will support emergency transitional housing and services for families, with a focus on families struggling with situational homelessness. When many families arrive at Bethlehem Inn, they are in crisis, but they are not beyond hope. Homeless and struggling to meet their basic needs, many may be physically compromised or emotionally broken. Bethlehem Inn offers the opportunity to break the cycle of crisis.</p> <p>Bethlehem Inn will operate from a facility specifically designed to support families through a critical transition from homelessness to stability. A stay at Bethlehem Inn provides families with safe refuge and three nutritious meals a day, while connecting parents with the resources needed to land jobs, secure housing, enroll their children in school, tend to medical and mental health issues and give back to the community that helps them back on their feet.</p>
2	Project Name	Central Oregon Veterans Outreach -- Homeless Outreach
	Target Area	
	Goals Supported	
	Needs Addressed	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	Funding	CDBG: \$17,000
	Description	Staffing funds to expand outreach to un-sheltered Veterans, non-veterans and their families in need of basic life sustaining food, clothing, and temporary (tents, tarps) shelter.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	800 to 1,000 Homeless Individuals
	Location Description	City of Bend

	Planned Activities	These funds will provide staffing support and assistance necessary to provide the coverage of basic needs which will reduce illness, potential death, and long term exposure for unsheltered homeless and their families.
3	Project Name	HomeSource --Counseling & Education
	Target Area	
	Goals Supported	
	Needs Addressed	Home Ownership Support Services for Public Service Providers
	Funding	CDBG: \$13,500
	Description	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides homebuyer education, coaching and counseling, foreclosure mitigation, reverse mortgage counseling, financial education, ready to rent workshops, lending support, and other related affordable housing services for Bend households.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Provide services to a minimum of 325 different households in Bend.
	Location Description	City of Bend

	Planned Activities	<ul style="list-style-type: none"> · Provide one-on one financial coaching to 135 unique individuals · Provide financial fitness class education to 60 different households · Provide Fair Housing Education to 100 individuals · Provide Home Buyer Education to 40 households · Provide one-on-one home purchase services to 100 individuals · Provide foreclosure mitigation services to 60 individuals · Provide reverse mortgage counseling to 10 senior citizens <p>Benefits for Bend Residents include:</p> <ul style="list-style-type: none"> · Facilitate 11 Financial Fitness workshops in Bend · Facilitate 4 Homebuyer Education workshops in Bend · Provide 2 Ready to Rent workshops in Bend · Contribute to keep 85 houses occupied by low-mod income current Bend residents. · Provide Access to Individual Development Account (IDA) matched savings to purchase a home, create or expand a business, pay for higher education, obtain assistive technology for employment, or home rehabilitation
4	Project Name	Thrive Central Oregon
	Target Area	
	Goals Supported	
	Needs Addressed	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	Funding	CDBG: \$17,000
	Description	Thrive Central Oregon seeks to connect individual needs with community resources. Thrive bridges the gap for community members, meeting them where they are in public spaces, providing vital connection to services and support that for many would otherwise not happen.
	Target Date	6/30/2018

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>This project is intended to benefit individuals and families who are marginalized, homeless, or at-risk of becoming homeless. We anticipate this project will serve approximately 1,200 low income persons over the next year. To date, 99% of those served through Thrive are at or below 30% AMI.</p>
<p>Location Description</p>	<p>City of Bend.</p> <p>The Thrive program will provide walk-in services available in the Downtown Bend and Redmond libraries, Bend Methodist Church day program, Ariel Glen Apartment complex in Bend, La Pine Community Kitchen, Housing Works and Jericho Table in Redmond. Funding will be applied for the project at the Downtown Bend library, Bend Methodist Church day program and additional eastside Bend locations. The project requires very little space and equipment, and utilizes existing space in these facilities, such as a small, one person office or workstation, that offers privacy and access to phone and internet services.</p>
<p>Planned Activities</p>	<p>The Thrive Program is unique in the Central Oregon community. The program coordinates with numerous community agencies that provide assistance to homeless individuals and families including, but not limited to the following: Housing Works, the Department of Human Services, Deschutes County Health Services, St. Charles Health System, Mosaic Medical, NeighborImpact, Saving Grace, the Social Security Administration, Family Access Network, Central Oregon Veterans Outreach, Bethlehem Inn, The Shepherd’s House, and Legal Aid Services of Oregon. Housing Works, NeighborImpact, and the Homeless Leadership Coalition</p> <p>have seen a need in our community for an increase in accessible resource assistance to people who are faced with barriers to housing, employment, etc. These agencies provided consultation in the development of the Thrive program and are supportive of further program development as a means to providing community support to struggling individuals, families, and seniors.</p> <p>The type of services provided through Thrive are generally only accessible to those enrolled in mental health, medical, or shelter systems. Many community members in need do not qualify or seek the services of mental health, medical, or shelter systems and therefore do not have access to this type of support. Thrive services are accessible and open to every person seeking assistance. In addition, Thrive serves as a first responder for people in downtown Bend needing assistance.</p>

5	Project Name	COVO Family Housing
	Target Area	
	Goals Supported	
	Needs Addressed	Create new Rental Units Homeless Assistance and Shelter Development Transitional Housing Permanent Supportive Housing for Homeless
	Funding	CDBG: \$180,000
	Description	Acquisition of 3-plus bedroom home to increase affordable housing options; Priority Homeless Families with Small Children
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	One homeless family with children.
	Location Description	City of Bend
	Planned Activities	Acquisition of a three bedroom home to be utilized for homeless family with children.
6	Project Name	Bend Area Habitat for Humanity Homebuyer Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	Home Ownership
	Funding	CDBG: \$120,000
	Description	Downpayment Assistance to reduce mortgage totals to make houses more affordable for low income families.

Target Date	
Estimate the number and type of families that will benefit from the proposed activities	Ten low income families.
Location Description	City of Bend
Planned Activities	Funding will be utilized to assist in downpayments for 10 low income Bend families to purchase a home.

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 housing acquisition will mainly be in southwest and east parts of Bend. There are no areas with excessive low income or minority concentrations in Bend.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - 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

One Year Goals for the Number of Households to be Supported	
Homeless	1,281
Non-Homeless	12
Special-Needs	0
Total	1,293

Table 11 - 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	13
Rehab of Existing Units	0
Acquisition of Existing Units	13
Total	26

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

This does not include households receiving counseling nor does it include an estimated 100+ units being developed utilizing local funds.

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, \$1 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 three separate projects for the upcoming building season with Housing Works that meet this goal with the Affordable Housing Fund. One will add an additional 21 units of housing, and the other is adding 2 units. 68 units were completed in the last year. In addition with this years CDBG funding the City will assist in acquiring one unit of housing. Lastly the City is working with Housing works on a project where the City will donate land valued at near \$1 million for development of affordable public housing. 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.

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

na

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, Bend's Community Center, United Way (through Thrive) 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 Thrive, which is a resource for homeless individuals and families to assist them in finding the proper services to address their needs. Lastly the City is funding Bethlehem Inn to assist

Addressing the emergency shelter and transitional housing needs of homeless persons

One project this year will directly address the housing needs of homeless persons, the COVO acquisition of a house for use by Homeless Veteran Family. Two other projects provide ancillary housing services, the Bethlehem Inn project and the Thrive project.

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 NeighborImpact's Homesource 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.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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 has encountered 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 recently completed its UGB expansion, however, those lands will not be annexed into the City in the near future. We can expect those lands to hopefully start to come into the City approximately two

the three years from now at the earliest.

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

In general, the major way that the City actually addresses the Community Development and Housing needs of Bend is not, regretfully, through use of CDBG funds, which are severely limited, but rather through use of local funding. This is expected to be the major funding source for Bend for the foreseeable future.

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. In addition the City recently exempted \$750,000 of SDC's for Affordable Housing Projects.

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.

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 the past 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 organizations 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 institutional structure by enhancing coordination with housing developers and service providers in the community, thereby improving the capacity of the city and collaborating organizations to meet the community needs.

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

The city recognizes the importance of coordination among the city and the community housing and social service providers in meeting the 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 issue 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 most needy.

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	15,000
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
Total Program Income:	15,000

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.	0.00%

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.