

2025 | **CITY OF BEND**
STATE OF HOUSING
ANNUAL REPORT



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The **2025 State of Housing** is being published in support of the Bend City Council’s goal of targeting housing production based on community needs and aligning with state and regional plans. It provides an overview of Bend’s current housing and rental market, offering data to help inform the development of affordable and middle-income housing units.

Through its examination of housing affordability, workforce demographics, and cost burdens, the report offers context for understanding how housing needs intersect with economic mobility and land use planning. These insights, along with those provided by the Targeted Sector Analysis, the Urban Renewal Investment Strategy, and Industry Cluster Analysis, will help inform the development of the City’s strategic economic development plan, Invest Bend; a key component of Council’s Economic Prosperity goal.

By providing a framework for identifying housing gaps and guiding the development of affordable and middle-income units, this report also offers data to inform policies, guide further research, and develop incentives and funding mechanisms that support the Council’s housing production targets; ensuring future development efforts are both responsive to community needs and aligned with the broader vision for inclusive growth.

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01

KEY TAKEAWAYS



The cost of building homes has risen since the pandemic. Core building materials for residential construction has risen by 32% since 2019. The regional construction workforce has declined by 240 individuals with hourly wages increasing by 28%.

Population growth is primarily driven by in-migration with the largest contribution coming from within Oregon - primarily the Portland Metro Area. Bend's population is projected to grow by 2% annually over the next 10-years, totaling 30,000 individuals.

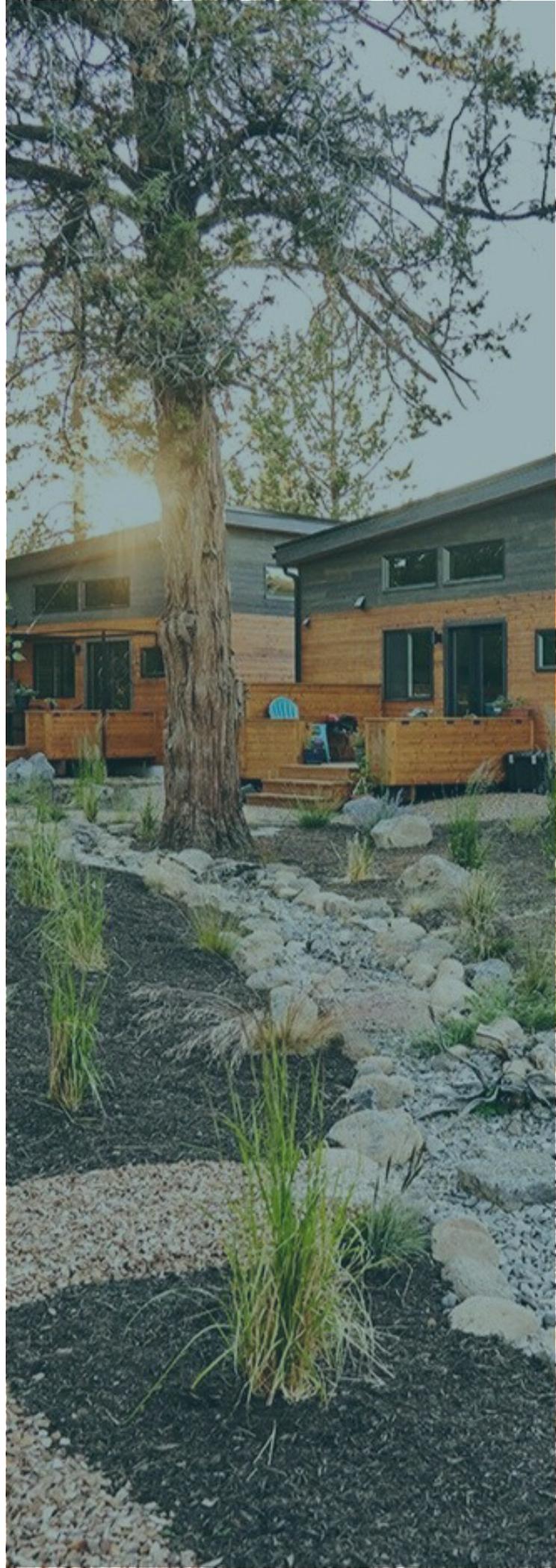
Renters are struggling to pay rent. Nearly 48% of renter households are cost burdened. Renters currently earn an average annual income of \$66,000. The average rental household would need to earn \$72,280 to adequately afford an apartment and \$103,960 to afford a single-family rental. Currently, 57% of renters live in single-family rentals.

Homeownership rate grows. Homeowners represent 62% of all households in 2023. Those over the age of 55 account for 51% of all homeowners, with those between the ages of 35 and 44 increasing their share of homeownership the most. Nearly 95% of homeowners live in single-family detached homes.

New affluent households drive overall household income growth. While the median household income has increased 35% since 2019, this growth is primarily driven by new households earning \$100,000 or more moving to Bend. This influx of new wealth has led to growing economic disparity. The Top 5% of households earn 24% of total aggregate income.

Homeownership is still out of reach. With current market conditions and local home values, only 16% of households could afford the average home sold as first time homebuyers in Bend in 2024.

Households and family-sizes are getting smaller. With recent demographic changes, household and family sizes have decreased by 0.11 and 0.10 respectively.



02

MARKET DRIVERS

The following section identifies macroeconomic trends that affect overall housing production and costs.

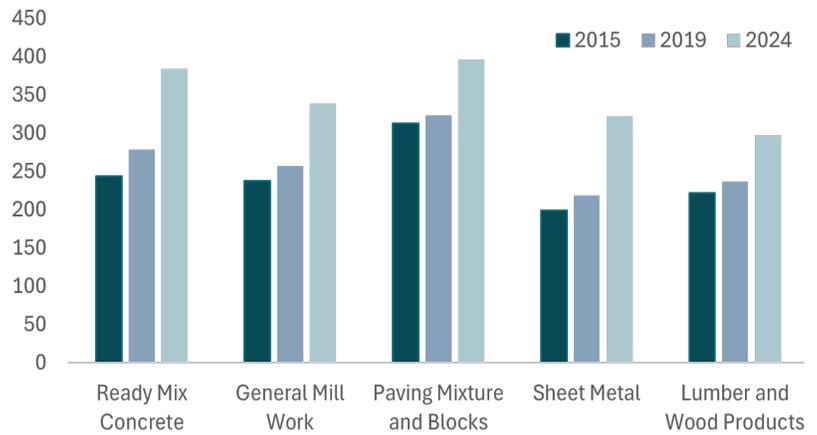


Production

The Producer Price Index (PPI) regarding residential input is a primary method of measuring price changes of goods and services used in residential construction. The goods component has a larger importance on the total residential construction price index, representing around 60% of the total cost of residential construction prices.

Concrete, general mill work, paving and blocks, sheet metal, and lumber/wood products make up the top 5 commodities with the highest impact on building construction costs¹. Across these commodities, there has been substantial price growth compared to 2019 (**Figure 1**).

Figure 1. Primary Commodities



Source: ACS 5-Year Estimates

Sheet metal materials saw the largest increase from 2019 with an index change of nearly 50%. These increases can be partly contributed to supply chain constraints due to trade restrictions imposed by the United States and the United Kingdom on Russian-origin metals between the years 2022-2024².

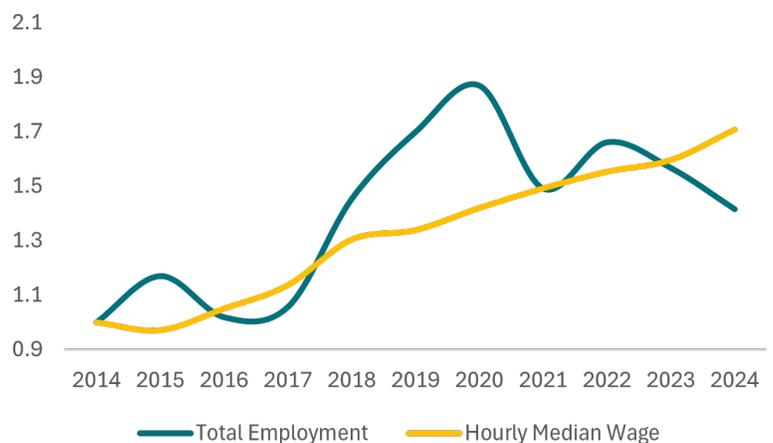
In addition to the commodity price increase, demand for these building materials for new residential construction increased by 3% according to the U.S. Bureau of Labor Statistics Producer Price Index (PPI).

Labor

In response to the high demand for residential dwellings from area population growth, the number of construction laborers increased by 28% from 2018 to 2020. At the height of the pandemic-demand, a total of 990 workers were employed in the construction field.

Since the 2020, the number of Bend Metro construction laborers have steadily declined by 24%, with total construction laborer employment returning to 2018 levels. Correspondingly, as a result of a reduction in the labor, workforce average wages continue to climb, indicating demand for labor continues to increase (**Figure 2**).

Figure 2. Construction Labor-Wage Index



Source: Bureau of Labor Statistics

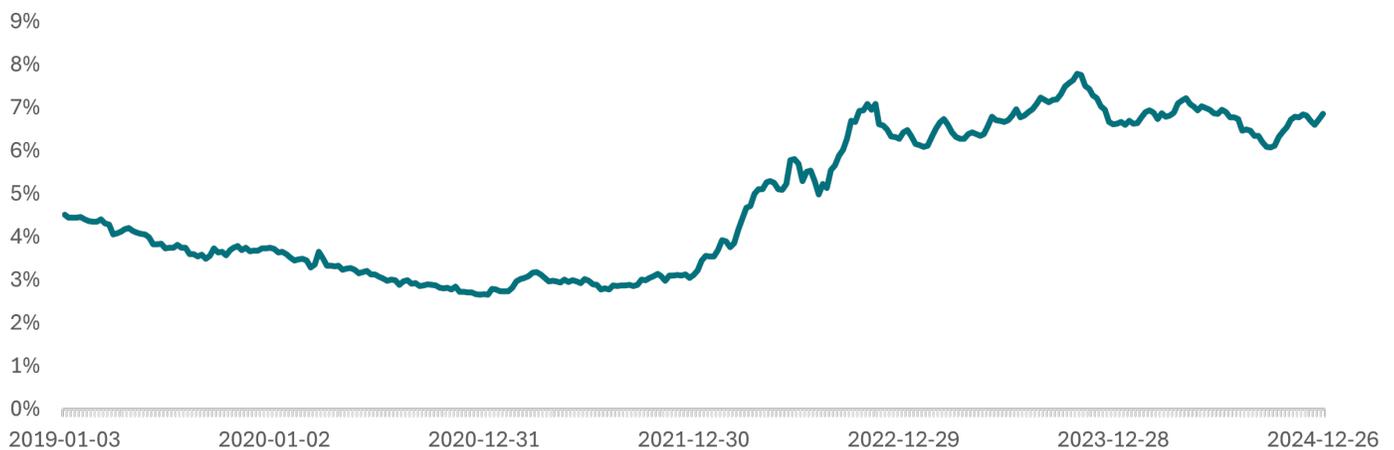
In addition to a growing labor shortage, is retirement. It is estimated that more than 1 in 5 construction workers are 55 and older, and much of that workforce will be retiring in the coming decade. For now, nearly 68% of construction firms say their job applicants lack the skills they need to be effective in producing quality product³.

Interest Rates

From 2019 to 2020, U.S. interest rates followed a downward trajectory in response to economic uncertainty and the pandemic. The Federal Reserve began cutting rates in mid-2019 due to slowing global growth and trade tensions, reducing the federal funds rate from 2.5% to 1.75% by the end of the year. In early 2020, as the pandemic triggered a global economic crisis, the Fed slashed rates aggressively—from 1.58% in February to near-zero (0.05%) by April 2020. Rates remained at historically low levels through 2021 to encourage borrowing and investment.

In February 2022, the Federal Reserve shifted its stance as inflation surged to multi-decade highs. It began a series of aggressive rate hikes, raising the federal funds rate from 0.33% in April 2022 to a peak of 5.33% by August 2023. This tightening cycle was one of the fastest in decades, aimed at curbing inflation without triggering a deep recession. This resulted in interest rates rising from 4.98% in April 2022 to 7.07% in April 2023 (**Figure 3**).

Figure 3. Interest Rates





03

DEMOGRAPHIC DRIVERS

The following section identifies key socio-economic trends that impact housing availability and costs.



Population

Bend is home to approximately 104,089 residents⁴. Bend has seen remarkable resilience in population growth over the last two decades. With the Great Recession and the pandemic, Bend has continued to grow on average 2.5% per year since 2010. Between 2019 and 2024, Bend added 10,617 individuals (11%) equating to nearly 5,000 households.

According to Portland State University Population Research Center, over the next ten years, Bend is expected to maintain a 2% annual growth rate which will add another 30,000 individuals.

Figure 4. Population Trend and Forecast



Source: ACS 5-Year Estimates, Portland State University

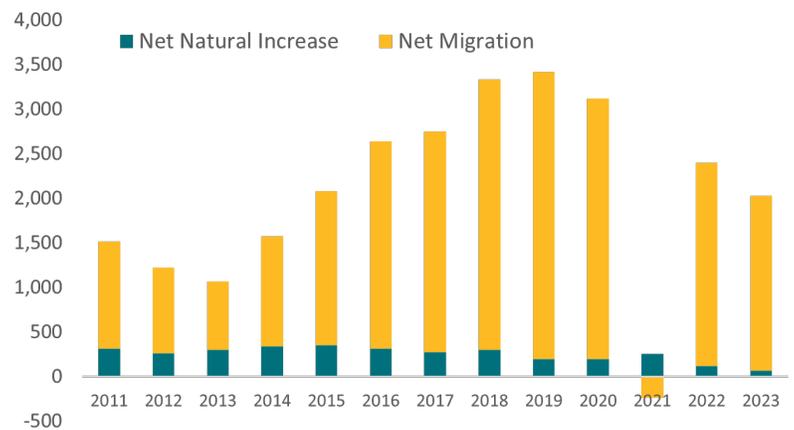
Natural Increase and Migration

For the last two decades, Bend's natural increase has remained positive, with slight drops in births associated with the Great Recession and the pandemic. According to the Oregon Health Authority, in 2023, there were 1,015 births and 950 deaths. Births are down and deaths have increased based on 2019 numbers, with 130 fewer births and 47 more deaths (Figure 5.)

Between 2016 and 2020, Deschutes County added an estimated total of 15,000 through migration, accounting for nearly all population growth over the same period (Map 1). The largest contribution of new residents occurred from in-state migration, with 36% of new residents moving from within Oregon; Multnomah County was the largest in-state contributor. California was the second largest contributor with 22% of new residents moving here with Los Angeles County, California, being the largest single county contributor⁵.

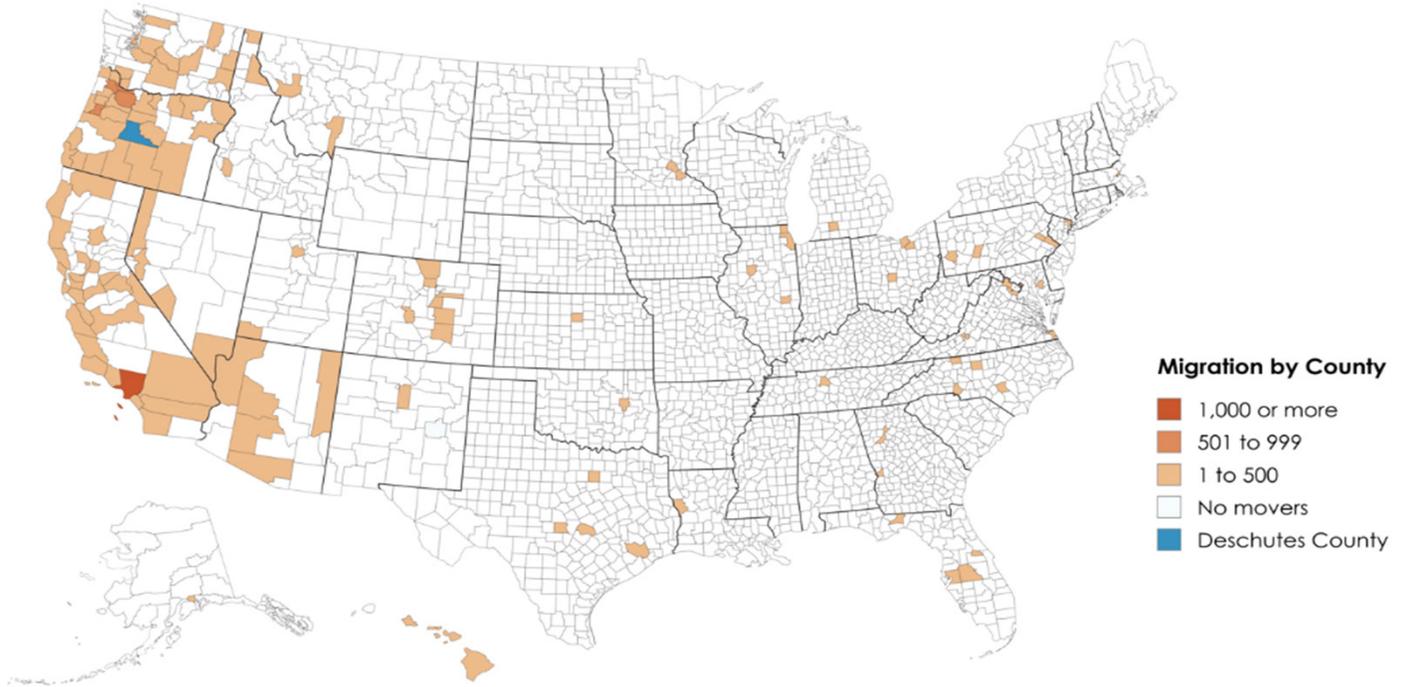
Bend's immigrant community has also grown. Between 2016 and 2020, 992 individuals born outside the United States and its territories relocated to Bend, representing a 30% increase⁶.

Figure 5. Natural Increase and Net Migration



Source: ACS 5-Year Estimates, Oregon Health Authority, City of Bend

Map. 1 Migration into Deschutes County, 2016-2020

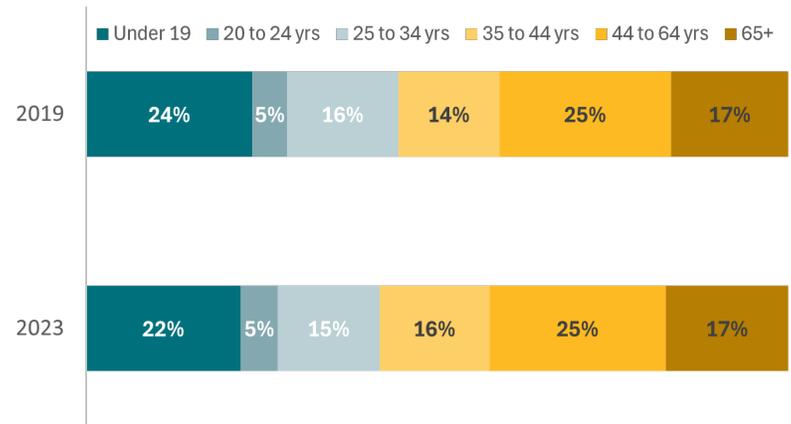


Source: U.S. Census, City of Bend

Population Age

Bend’s population’s median age increased from 38.9 years in 2019 to 40.3 years in 2023⁷. This increase is driven by the population growth of those 35 years and older (**Figure 6**). While those 20 to 24 years old had the largest percentage increase, the largest nominal increase occurred among those ages 44 to 64 years (+2,514 individuals.) This is followed by those ages 35 to 44 years (+2,361 individuals) and 65+ years (+2,023 individuals).

Figure 6. Bend’s Population Age Change



Source: ACS 5-Year Estimates

Household Composition

Bend has seen tremendous growth in all types of households since 2010. One-person households have grown by 44%, followed by 3-person households (42%), two-persons (34%), and four-persons (30%). One and two-person households have consistently represented 66% of all households since 2010⁸.

Since 2019, one-person households have remained the household with the largest growth – 19%. Despite four-person households having the slowest historic growth rate, this household type was the second fastest growing (12%).

With the changes of household type and age, the average household size has shrunk. Household sizes, on average, have decreased by 0.11 people. This also is true among family sizes. In 2019, the average family size was 2.93 individuals; in 2023, that size was 2.83⁹.

These household size changes could be attributed to more families not having children and seniors living independently. Family households without children have increased by 7% and those living alone increased by 19%. Those aged 65 years and older, living alone, have also increased by 11% since 2019 (**Table 1.**)

Table 1. Household Composition	2019		2023		2019 -2023 Change	
	Number	% Total	Number	% Total	Number	% Total
Total Households	38,412	100%	43,278	100%	4,966	13%
<i>Household Size</i>	2.44		2.33			
Family Households	24,398	64%	26,066	60%	1,688	7%
<i>Family Size</i>	2.93		2.83			
With children under 18	10,812	28%	11,491	27%	679	6%
Without children under 18	13,586	35%	14,575	34%	989	7%
Household Not Living Alone	3,683	10%	5,044	12%	1,361	37%
Independent Households	10,231	27%	12,168	28%	1,937	19%
Living alone under 65 years	5,848	15%	7,285	17%	1,437	25%
Living alone 65 years and older	4,383	11%	4,883	11%	500	11%

Source: ACS 5-Year Estimates



Income

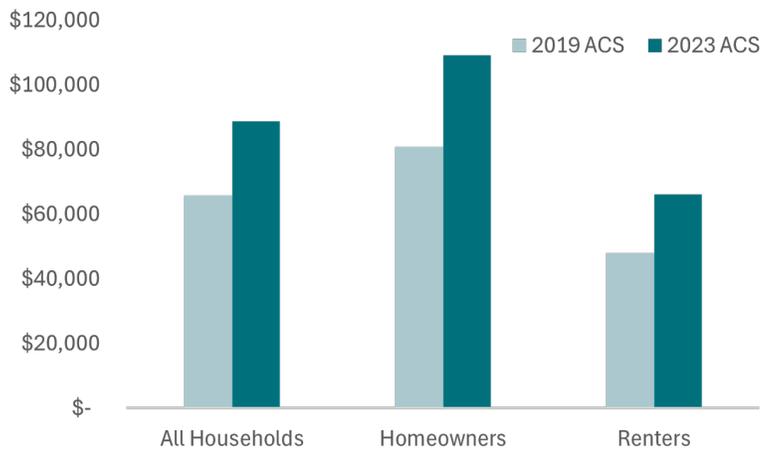
Bend’s median household income* increased by \$23,130 (35%) between 2019 and 2023. Median income levels for both homeowners and renters have also grown since 2019 (**Figure 7**). The median homeowner income was \$109,136 in 2023, \$28,351 more than 2019. In comparison, renters saw their household income increase by \$18,193 (38%), which continues to lag behind homeowners.

While incomes have risen overall, for various income ranges, disparities still exist.

Despite the median household income increasing by 35%, most of this income growth is a result of growth in households earning \$100,000 or more (**Figure 8**). The number of households earning \$150,000 or more saw the largest growth with a 102% increase since 2019, while those earning between \$100,000 to \$149,999 increased by 42%.

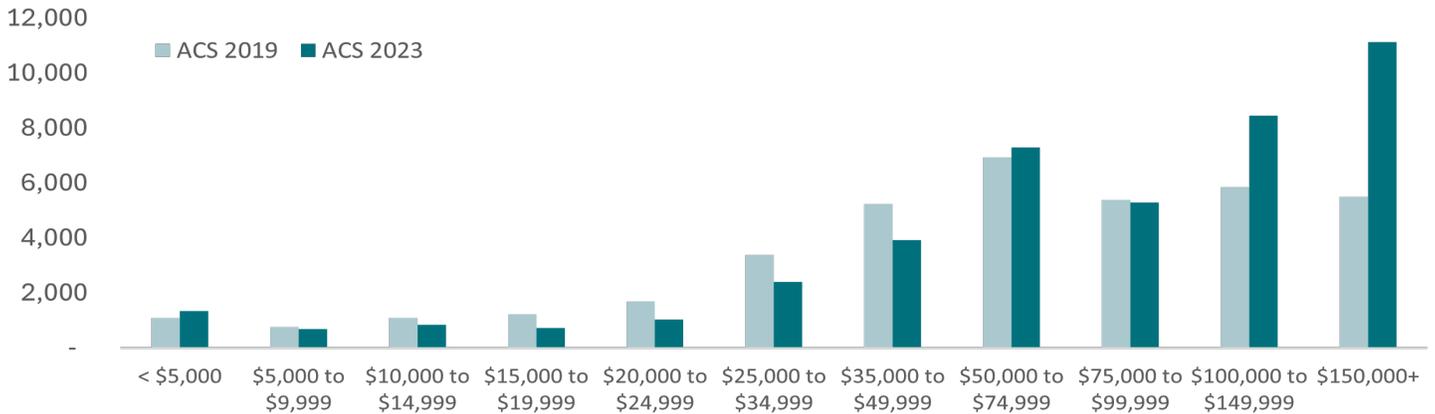
Those earning an median income below \$34,999 saw their overall household share decrease the most over the same period of time. The largest decrease occurred among those earning \$15,000 to \$19,999 by 40% followed by those earning \$20,000 to \$24,999 decreasing by 39%.

Figure 7. Median Household Income by Tenure



Source: ACS 5-Year Estimates

Figure 8. Median Household Income by Income Type



Source: ACS 5-Year Estimates

Income distribution among household sizes varies. Five-person households earned the most in 2023 with \$156,908. The household size that earned the least was one-person households at \$46,719. Six-person households saw the largest increase in household income by 48% or \$48,900.

While 3-person households earned \$101,220 in 2023, this household type saw the slowest income increase of 21% or \$17,848¹⁰.

*Median household income is the midpoint of all household incomes in a given population.



Courtesy: Edgewater Apartments

04

INCOME INEQUALITY

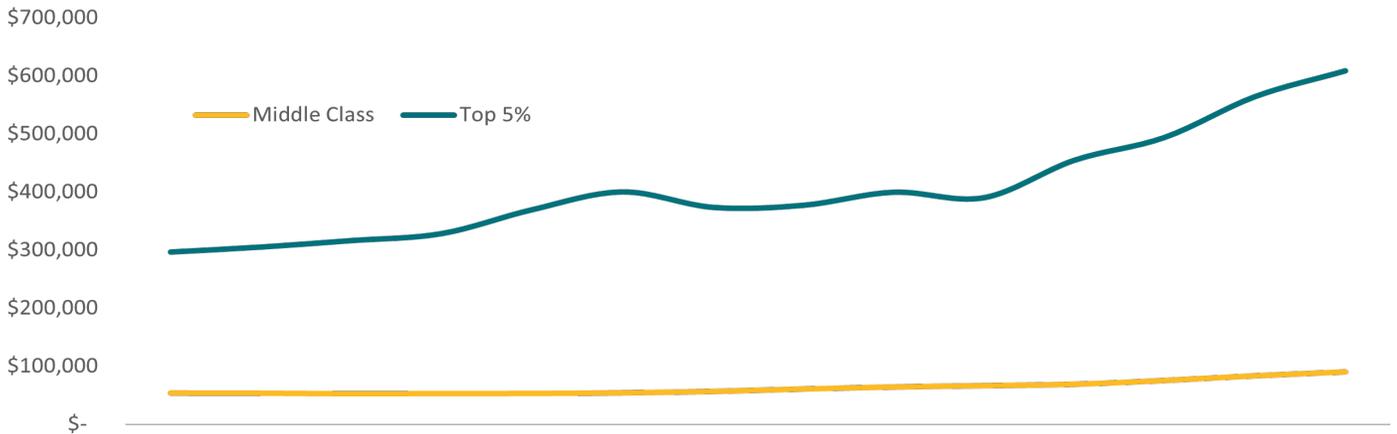
The following section provides a summary of the economic inequalities that exist in Bend.



Summary

Income inequality has risen in many communities in the United States in recent decades. Rising inequality and related issues have increased local polarization on issues of growth management, housing development, and traffic. Global trends have shown that an increasingly unequal society can weaken public trust in institutions, hinder community stability, and force residents to migrate¹¹.

Figure 9. Income Growth Comparison, Middle Class and Top 5%



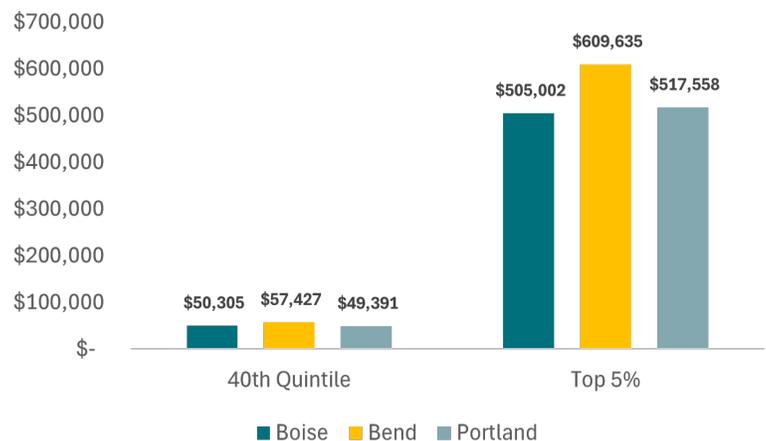
Source: ACS 5-Year Estimates

According to the 2024 Bend’s Target Sector Analysis, the local economy is heavily influenced by sectors such as healthcare, tourism, and construction. While these industries have contributed to job creation, many of the positions offer low to moderate wages, which has not kept pace with the rising cost of living—particularly housing. Bend’s housing market remains one of the most expensive in Oregon, driven by high demand, limited supply, and an influx of remote workers and retirees from higher-income regions.

This disparity has led to a widening gap between high-income earners and working-class residents. Professionals in tech, finance, and healthcare sectors often earn significantly more than those in service or seasonal jobs. The result is a growing divide in access to housing, education, and healthcare. The median household income in Bend is above the state average, but the cost burden on renters and low-income families is disproportionately high.

Bend has historically had disproportionate incomes among the top 5% and the lower 80% of households (Figure 9). In 2023, the lower 80% of households earned on average \$76,400 and had 48% of the total aggregated income earned among all households. The top 5% earned eight times more, averaging \$608,000, and took home 24% of the total aggregate income¹². It should be noted that the average top 5% in Bend is greater than the top 5% in Portland, OR and Boise, ID, which are \$530,450 and \$530,161 respectively (Figure 10). This disparity has risen steadily

Figure 10. Income Comparisons



Source: ACS 5-Year Estimates

with the lower 80% earning 3.5% less in 2023 than in 2010 when the group earned 52% of the total aggregate income.

This disparity is also demonstrated with the use of the Gini Index, also known as the Gini Coefficient. Which is a measure of economic inequality within a population. It quantifies the distribution of income or wealth among individuals, ranging from 0 to 1, where 0 represents perfect equality (everyone has the same income) and 1 indicates maximum inequality (one person has all the income, and everyone else has none).

Bend has a Gini Coefficient (GI) of .4763, which indicates a moderate level of income inequality; comparable to similar communities (**Figure 11**).

Figure 11. Gini Index, 2023



Source: ACS 5-Year Estimates



05

HOUSING STOCK AND PRODUCTION

The following section provides a snap shot of the current housing stock and historical production efforts in Bend.

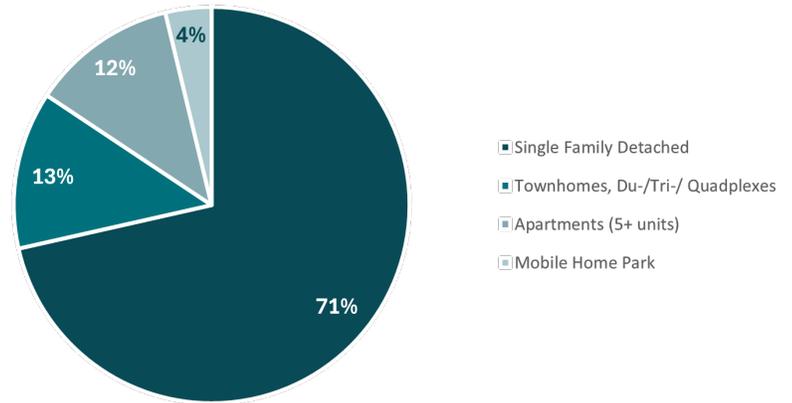


TOTAL STOCK

As of 2023, the City of Bend had a total of 43,278 occupied housing units. Single-family structures account for 71% of the total housing stock, followed by Townhomes/Du-/Tri-/Quad-plexes (13%), and then apartments at 12%. Units built after 2000 account for 50% of the total housing stock, with 22% of units built after 2010¹³.

Since 2019, the city has produced 6,728 permits for single-family and multi-family units. The city saw rapid completion of permits between 2015 and 2017, where 3,656 were added to the overall housing stock.

Figure 12. Housing Stock Summary

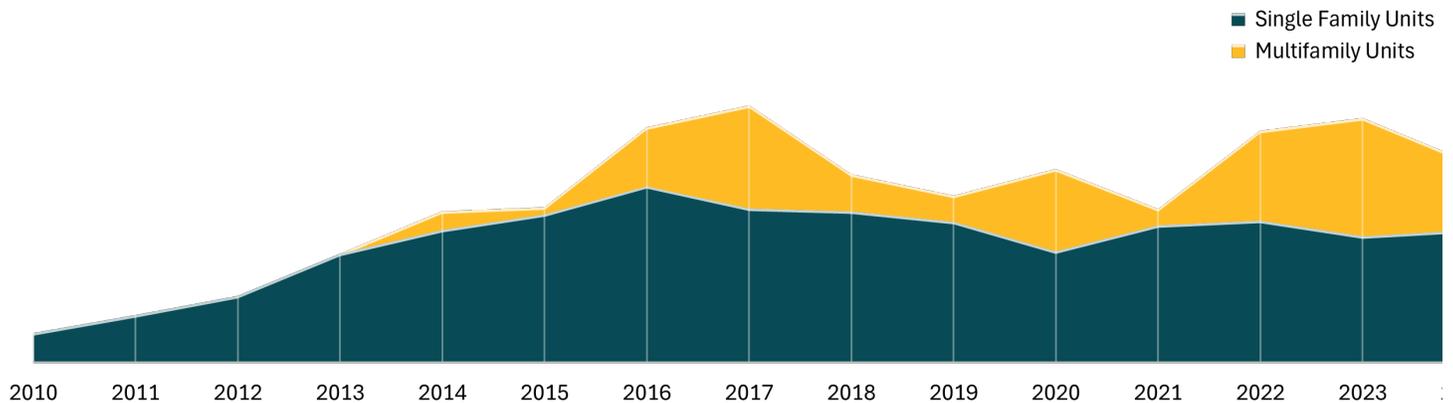


Source: ACS 5-Year Estimates

In 2024, a total of 746 single family units¹⁴ and 395 multifamily units permits were completed. This was down by 240 units from 2023, which was driven by a decline in multifamily where 272 less units were produced. Single-family unit permit completions accounted for 65% of all units produced¹⁵.

Bend's overall housing stock is relatively young compared to state and national averages. Only 10% of the current housing stock was built prior to 1960 with 22% built after 2010. The average age of a home in Bend is 27 years¹⁶.

Figure 13. Annual Housing Stock Production



Source: City of Bend

Affordable Housing Stock

As of the end of 2024, the City of Bend had a total of 1,260 units of deed-restricted affordable housing. Since 2020, the affordable housing stock has grown by 38%. The neighborhood districts with the most deed restricted affordable housing include Southwest Bend, Larkspur, and Mountain View¹⁷.

Single Family Market, 2024

Single-family housing construction saw its strongest growth in the early 2010s, experiencing an average of 36% growth per year. Construction hit its peak in 2016 with \$235 million dollars invested, producing 995 residential units. These homes averaged roughly 2,000 square feet, with most of the development occurring on the west side of Bend. The pandemic drastically impacted net deliveries. In 2020, there was a 37% decrease in residential construction with 369 less units being produced than in 2016. Construction has returned to 2013 levels and has remained generally consistent with new deliveries²⁰.

2024

Single family home construction increased 4% from 2023 with a total of 746 units produced. Most of the residential construction occurred east of US 97 with nearly a third built in Larkspur, Old Farm and Southeast Bend. Summit West saw the largest addition of 136 residential units. Homes are getting smaller compared to 2023, decreasing by 60 square feet with the average home now being 1,340 square feet²¹.

Single-family detached homes accounted for 63% of new residential construction. Townhomes and duplexes accounted for 27% with accessory dwelling units and mobile homes accounting for 10%.

Map 2. Single-Family Unit Production by Neighborhood, 2024

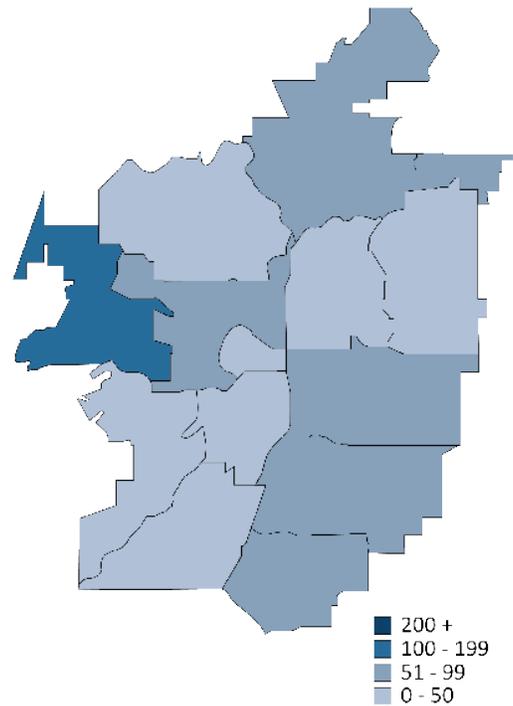
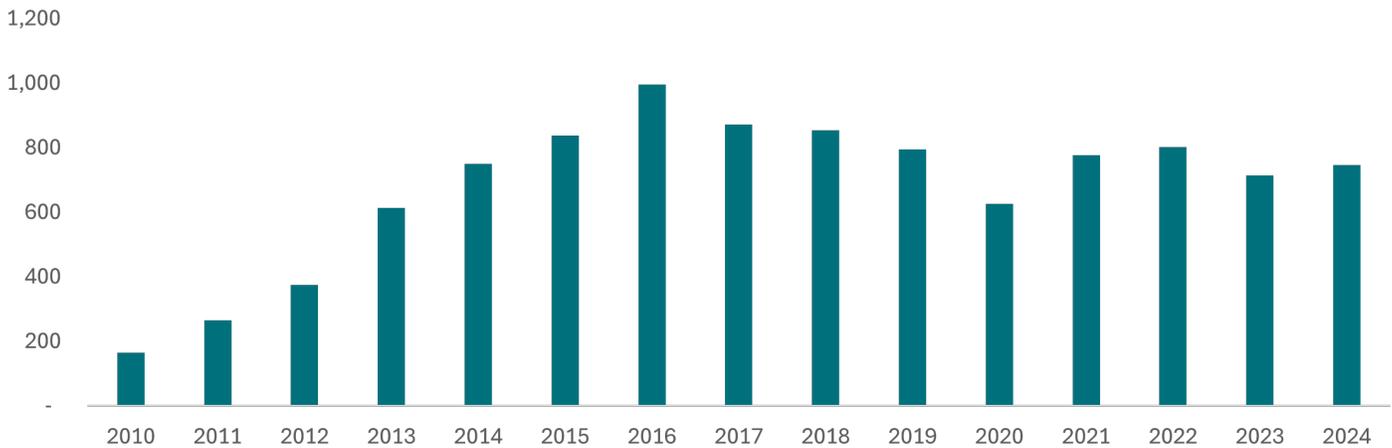


Figure 14. Single-Family Unit Production, 2010-2024



Source: City of Bend





Credit: Zillow

Multi-family Market, 2024

Significant construction of multifamily construction started to occur in mid-2010s when around 253 units were permitted average per year. Construction of multifamily units saw its strongest growth over the last three years with 1,568 units. Construction hit its peak in 2023 with \$64.3 million invested producing 506 units. Since 2020, an additional 2,123 multifamily units have been added, representing almost 5% of the total multifamily housing stock.

2024

Multifamily construction declined by 41% from 2023 with only 395 units produced (three projects represented 98% of those units added²²).

Nearly all of the multifamily unit construction occurred in west Bend, specifically Southern Crossing and River West. These districts had the highest number of new units permitted with the completion of the Current and Veridian Apartments. The east side of Bend had minimal deliveries with 12 units.

Map 3. Multi-family Unit Production by Neighborhood, 2024

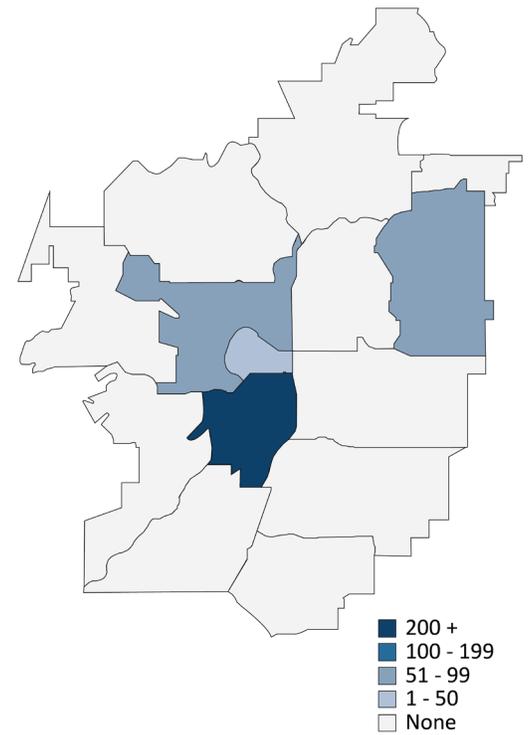
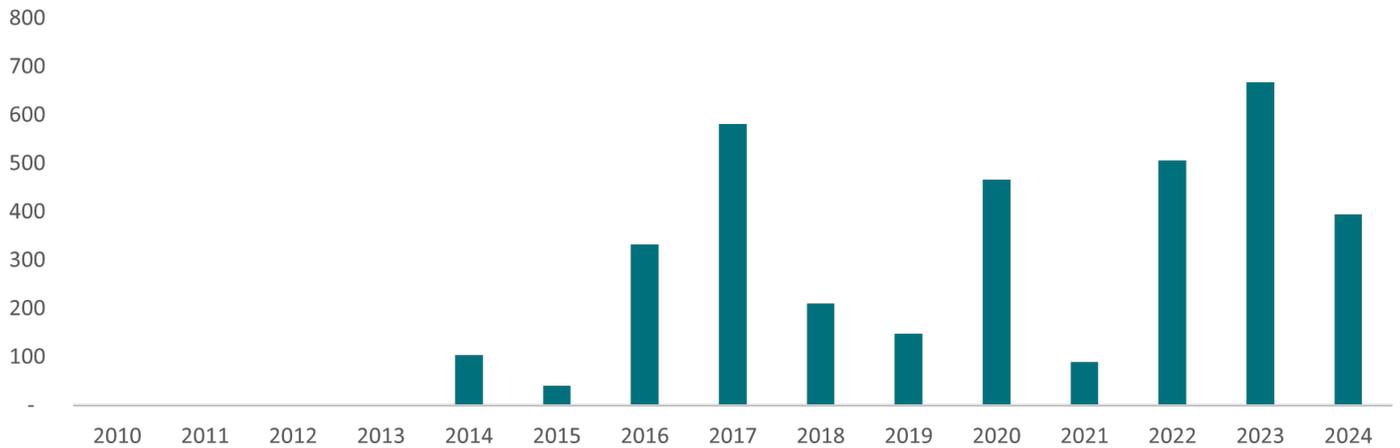


Figure 15. Multi-family Unit Production, 2010-2024



Source: City of Bend

Production Outlook

The Oregon Housing Needs Analysis (OHNA) identified that Bend needs an additional 33,764 housing units among various income ranges by 2045. The number of housing units identified included the underproduction of units of years past, adjusted for population growth, and units needed for individuals experiencing homelessness. If the level of unit production maintains the trend from the last 5 years, Bend will meet 66% of the additional housing need identified by the OHNA by 2045.

06

RENTERSHIP

The following section is a socio-economic summary of the rental market in Bend.



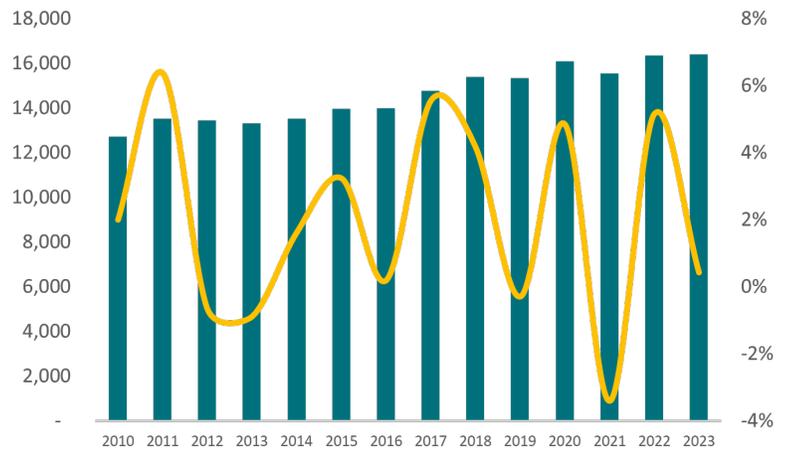
Renter Household Growth

As of 2023, there are 16,407 households that live in renter-occupied housing. This is an increase of 1,066 households (7%) since 2019. Despite this growth, overall rentership among Bend households have decreased from 40% in 2019 to 38% in 2023. While the overall share of rentership has decreased, rental household growth has averaged 2% per year since 2010²³.

Renters under the age of 44 years account for 58% of all renters (**Figure 17**), with those between the ages of 25 to 34 years having the largest share at 28%. Renters above the age of 60 account for 22% of all rental households. Since 2019, the fastest growing rental household age groups are those between the ages of 55 to 59 (55%) and 15 to 24 years (40%)²⁴.

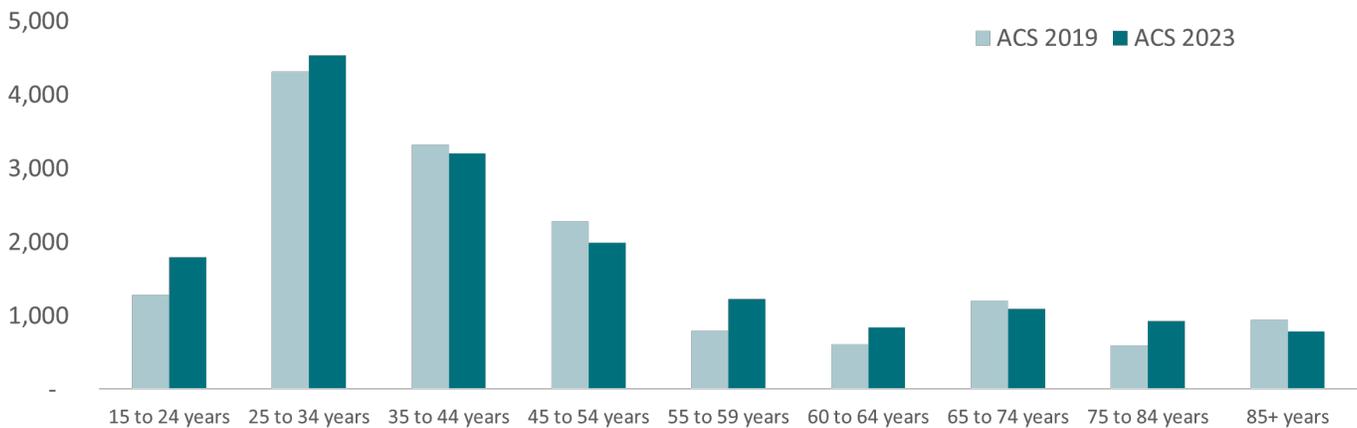
A vast majority of renters live in single-family attached/detached homes (57%). Those living in apartments account for 30%, followed by tri-/quadlexs (30%) and those in mobile home parks (2%).

Figure 16. Renter Household Growth



Source: ACS 5-Year Estimates

Figure 17. Rental Household Tenure by Age



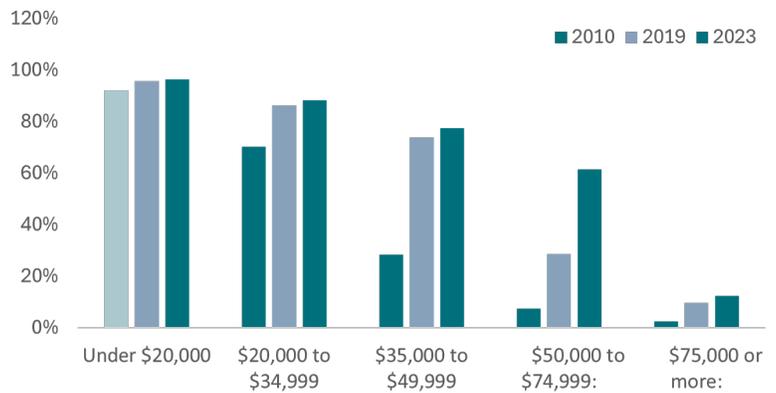
Source: ACS 5-Year Estimates

One and two-person households make up nearly 70% of renter households in Bend. A total of 889 new one-person renter households were added since 2019, marking a 17% growth. Five and six-person renter households decreased by 524 households.

Cost Burden

Those spending more than 30% of their household income on housing costs (cost burdened) reached its highest levels in 2014, with nearly 53% of all renter households spending more than 30% of their income on housing costs. Through the late 2010s, the share of rental households cost burdened has fallen to around 47%. In 2023, while the number of households cost burdened fell, those households severely cost-burdened households (see below) numbered 3,609 - 22% of all rental households and 8% of all Bend households²⁵.

Figure 18. Cost Burden Among Income Groups



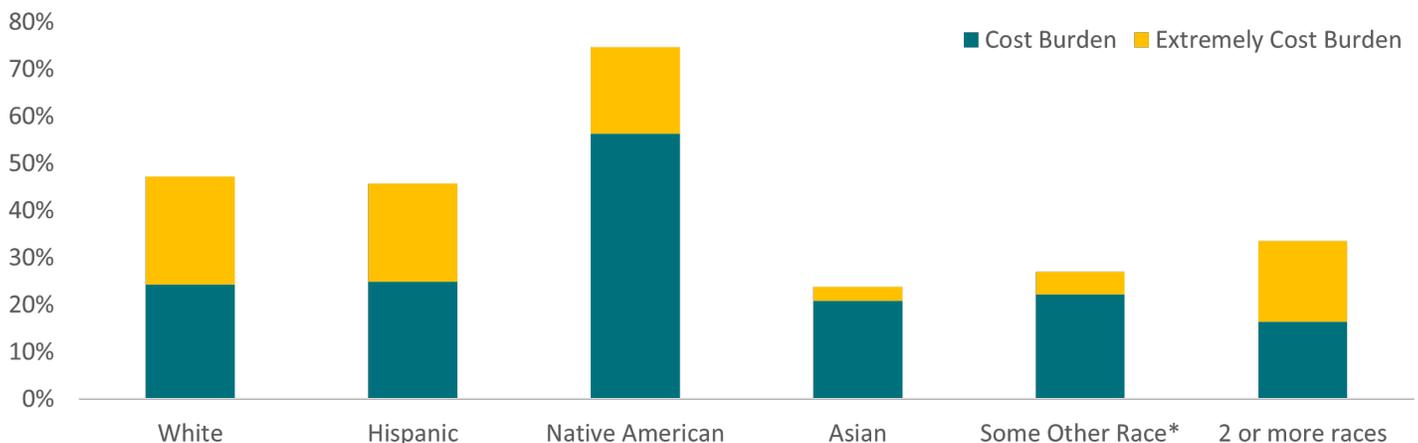
Source: ACS 5-Year Estimates

Rental households at all income levels have experienced rising cost-burden rates over the last fifteen years, a trend that was accelerated during the pandemic (Figure 18). Among renter households earning \$49,999 and below per year, 87% were cost burden in 2023. Renter households with annual incomes of \$50,000 to \$74,999 experienced the fastest increase in their burden rates, up 24% since the start of the pandemic. Cost burden rates for those earning at least \$75,000 annually grew 4%, though they remain relatively low at 12%. Estimates for 2024 show that cost-burden share among renters rose by 2% to 49%.

Extremely Cost Burdened

Those spending more than 50% of their household income on housing costs (extremely cost burdened) accounted for 22% of all renters in Bend in 2023. Racial and ethnic demographics experienced extreme cost-burden at various rates (Figure 19). Those individuals identifying as White, Non-Hispanic have the highest share of extreme cost-burden with 23% of households spending more than 50% of their income on housing costs. Hispanic households have the second largest share with 21%. Those who identify as Other or Asian have the lowest share experiencing extreme cost burden at 3 and 5%²⁶.

Figure 19. Cost/Extremely Cost Burden Among Race and Ethnicity



Source: ACS 5-Year Estimates

The U.S. Census definition of “some other race alone” refers to people who self-identify as a single racial group that does not fit into the five main OMB race categories: White, Black or African-American, American Indian or Alaska Native, Asian, or Native Hawaiian or Other Pacific Islander.

Rental Trends

Bend’s monthly rental prices have increased drastically since July 2020 (31%). While Oregon and the United States saw lower increases over the same period. Since Winter 2022, the overall monthly rental increases have stabilized. (Figure 20).

Large rental price differences occur between single-family and multifamily units. Prior to the pandemic, single-family rental prices increased on average 5% per year. During the pandemic, single-family rents saw annual rent increases of 13%. Single-family rents averaged \$2,599 in 2024, up from 2019 rents of \$1,789 (45% increase²⁷).

Multifamily rents followed similar impacts. Prior to the pandemic, annual rent increases averaged 3%. This increased to 5.6% annually during the pandemic. Multifamily rents averaged \$1,830, up from 2019 rents of \$1,474 (24% increase²⁸).

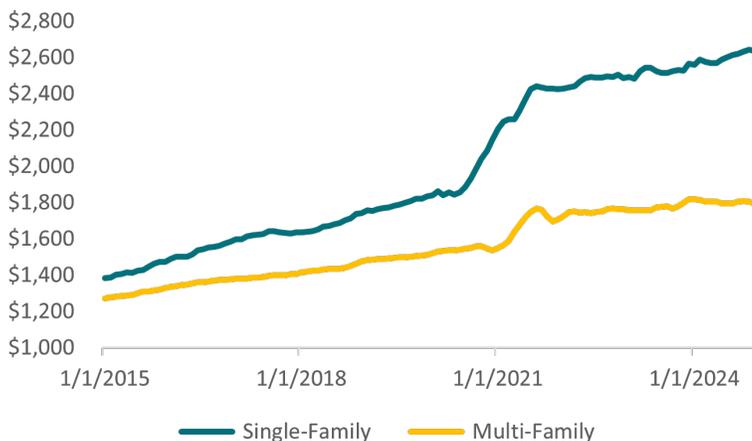
Rent distributions of all units have shifted to higher income averages, with concentrations of units rented around \$2,000 per month. This is compared to 2019 where rents were more equalized between \$900 and \$1,750 per month. This rent distribution is a result of the majority of rental increases occurring among single family homes (Figure 21). As noted previously, 57% of renter households live in single-family dwellings.

Figure 20. Rent Growth Index



Source: CoStar, Zillow, City of Bend

Figure 21. Rent Growth by Housing Type

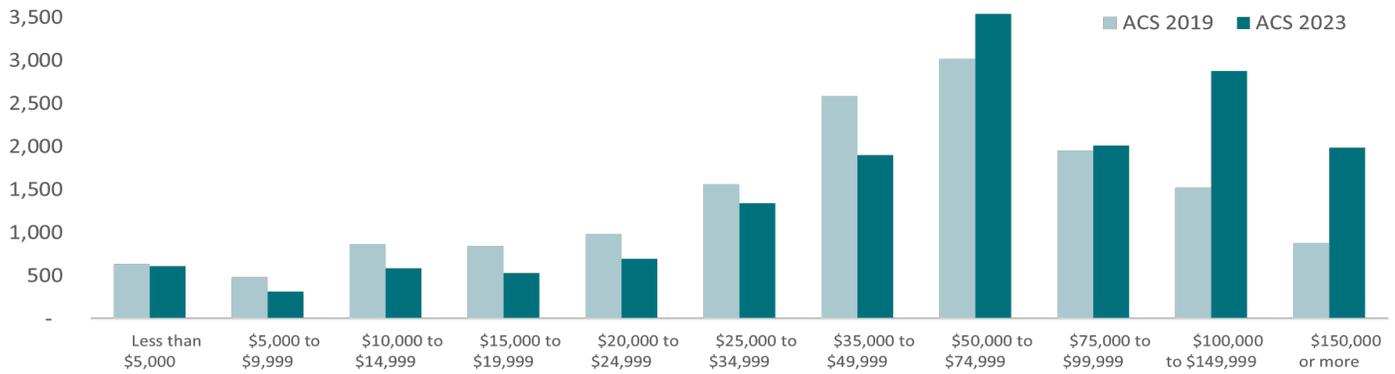


Source: CoStar, Zillow

Fifty-eight (58) percent of rental households earn at or below \$74,999. Households earning between \$50,000 to \$74,999 account for the largest share of all rental households at 22%. Those earning above \$100,000 account for 30%²⁹.

More individuals of all income levels are choosing to rent. The largest rental household growth occurred among those earning \$100,000 or more, with those earning \$150,000 or more having the highest household increase of 125% (Figure 22).

Figure 22. Renter Average Annual Income



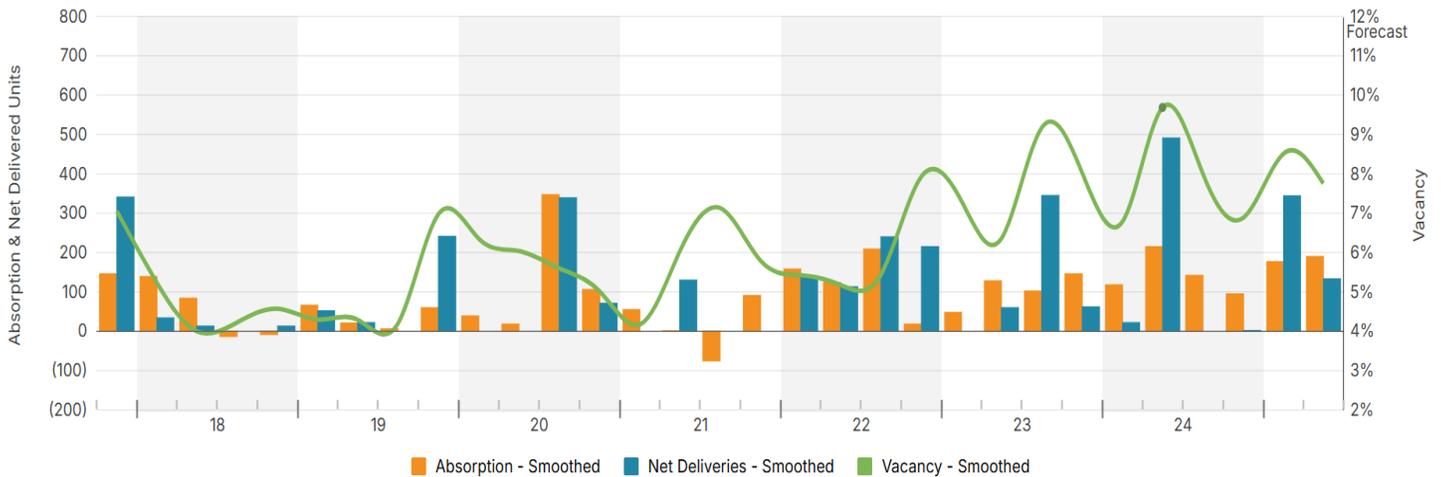
Source: ACS 5-Year Estimates

Rental Vacancies

According to CoStar, the 15-year average vacancy-rate for professionally managed properties of five or more units within city limits is 5.3%, with an average of 69 units being delivered to the market quarterly. Since 2019, 115 units have been delivered to market on average each quarter. This surge in deliveries has pushed up the average six-year vacancy rate to 6.5%. Quarter 2 2024 saw the largest ever number of professionally managed units delivered at 458 units. These deliveries pushed the average rental vacancy rate to 7.9% in 2024³⁰.

As noted in **Figure 23**, since 2020, it has taken less than six months for newly constructed units to be absorbed, decreasing the overall vacancy rates.

Figure 23. Absorption and Vacancy Rates

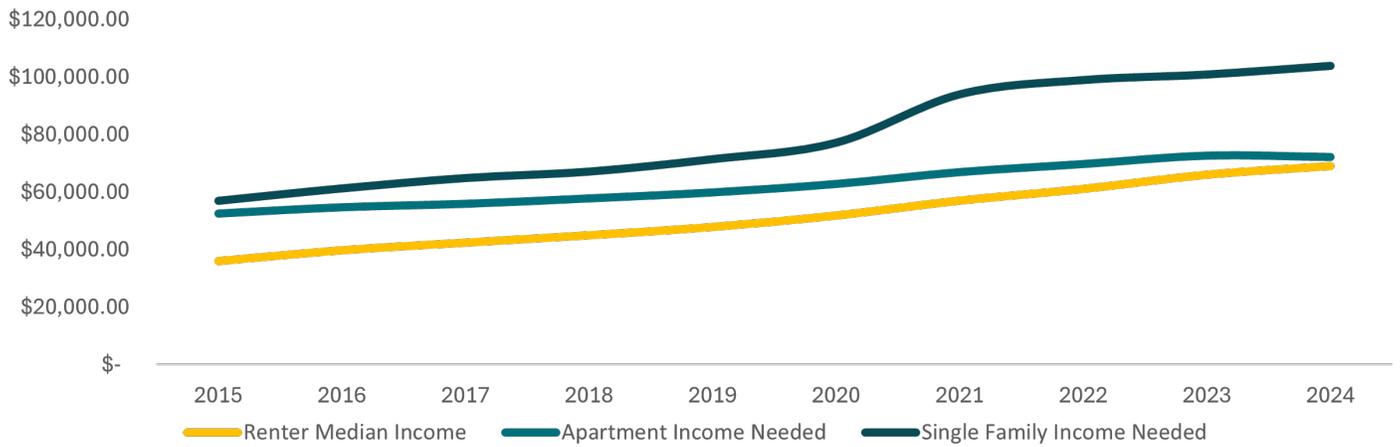


Source: CoStar

Income Needed

The median renter household income in 2023 was \$66,155, \$42,981 less than the average household income of a homeowner and \$22,637 less than the average Bend household. The average income needed to adequately afford (not be cost burdened) to rent a **single-family home in 2024 was \$103,960 and multifamily unit \$73,200³¹**.

Figure 24. Income Needed to Rent in Bend



Source: ACS 5-Year Estimates, Zillow, CoStar

Multifamily Unit Affordability

In 2024, the average rent for a professionally managed apartment was \$1,830, indicating that a household would need to earn at least \$73,200 to not be cost burdened. Only 64% of current rental households could meet that requirement. For three-bedroom apartments, that share drops to 38% having the ability to meet that financial requirement.

Sixty-four (64) percent of the average renter households could afford most of the unit types in the city. With 38% of renters living alone³², those on single-wage occupations have a lower ability to adequately afford rent. Thirty-two (32) percent of single-wage occupations have the ability to afford rent for a studio apartment, compared to 25% having the ability to afford a 3-bedroom apartment.

Table 2. Unit Affordability for Rental Households and 1x Wage Occupations, 2024

Rental Unit Type	Median Rent, 2024	HH Income Required	Approx. AMI 2025	% of Rental Households	% of Single-Wage Occupations
Studio	\$1,770	\$70,800	90%	64%	32%
1-bedroom	\$1,732	\$69,280	85%	58%	33%
2-bedroom	\$1,824	\$72,960	80%	64%	31%
3-bedroom	\$2,012	\$80,480	80%	38%	25%
4+ bedroom	\$1,770	\$70,800	90%	64%	32%

Assuming a household had 1.5x of the same occupational wage, affordability improves but still remains unaffordable for large segments of regional occupations.

Table 3. Unit Affordability 1.5x Wage Occupations, 2024

Rental Unit Type	Median Rent, 2024	HH Income Required	Approx. AMI 2025	% of 1.5x Wage Occupations
Studio	\$1,770	\$70,800	90%	72%
1-bedroom	\$1,732	\$69,280	85%	75%
2-bedroom	\$1,824	\$72,960	80%	69%
3-bedroom	\$2,012	\$80,480	80%	55%
4+ bedroom	\$1,770	\$70,800	90%	69%

Single-Family Affordability

According to Zillow Market data, the average rent for a single-family dwelling in 2024 for Bend was \$2,957. The percentage of renter-occupied households with the ability to adequately afford these homes decreases from those of multifamily units. Forty-two (42) percent of rental households could afford a 1- and 2-bedroom, 30% could afford a three bedroom, and 12% could afford a four bedroom. With 57% of renters living in single-family rentals with prices commensurate with the total number of bedrooms, the result is 47% of rental households being cost burdened.

Twenty nine (29) percent of occupations could afford the rental rate of a one-bedroom; 8% of occupations could afford a two-bedroom; 6% could afford a three- bedroom; and only 1% of occupations could afford a house with four or more bedrooms (**Table 4**).

Table 4. Single-Family Unit Affordability for Rental Households and 1x Wage Occupations, 2024

Rental Unit Type	Median Rent, 2024	HH Income Required	Approx. AMI 2025	% of Rental Households	% of Single-Wage Occupations
1-bedroom	\$1,907	\$76,280	90%	42%	29%
2-bedroom	\$2,695	\$107,800	100%	42%	8%
3-bedroom	\$2,920	\$116,800	110%	30%	6%
4+ bedroom	\$3,937	\$157,489	130%	12%	1%

Single family homes become slightly more affordable with occupational wage earnings of 1.5x single occupational wage. The average 2-bedroom affordability goes from 8% to 32% of occupations being able to afford with 1.5x the income (**Table 5**).

Table 5. Single-Family Unit Affordability for Rental Households and 1.5x Wage Occupations, 2024

Rental Unit Type	Median Rent, 2024	HH Income Required	Approx. AMI 2025	% of 1.5 Wage Occupations
1-bedroom	\$1,907	\$76,280	90%	60%
2-bedroom	\$2,695	\$107,800	100%	32%
3-bedroom	\$2,920	\$116,800	110%	27%
4+ bedroom	\$3,937	\$157,489	130%	10%

Market Gap for Renters Wanting To Buy

A Renter purchaser gap for each income range and current rental household can be identified using current household income ranges, contract rents, and the number of homes sold at various levels. The renter purchaser gap can identify the purchase gap for each income range of current rental households. The gap analysis can assist in identifying barriers that prevent rental households from becoming homeowners and expanding generational wealth.

The maximum affordable home price used for the analysis assumes a 30-year mortgage with a 10% down payment and an interest rate of 6.9%. The estimate did not include property taxes, insurance, homeowners' association payments, and utilities. With the average home sale price of \$848,872 within the thirteen neighborhood districts in the city of Bend³³, the income required to afford the 2024 average home sold price is \$204,650.

Table 6 highlights the maximum home price an individual in an income range can afford, without being cost burdened. *Rental Demand* indicates the number of renters in that income range, and *Renter Access* indicates the number of units sold at the *Max Affordable Home Price* that would have been available to those renters in that income range. The negative numbers in the *Renter-Purchaser Gap* indicates the severity of the accessibility to becoming a homeowners.

Table 6. Renter Purchaser Gap

Income	Max Affordable Home Price	Rental Demand (Current Rental Households)	Renter Access to Homes Sold, 2024	Renter-Purchaser Gap
Less than \$25,000	\$125,080	2,745	20	-99%
\$25,000 to \$34,999	\$175,423	1,340	39	-97%
\$35,000 to \$49,999	\$250,461	1,901	60	-97%
\$50,000 to \$74,999	\$375,692	3,544	135	-96%
\$75,000 to \$99,999	\$500,772	2,012	303	-85%
\$100,000 to \$149,999	\$757,384	2,880	1,051	-64%
\$150,000 or more	\$757,305+	1,985	1,810	-9%

07

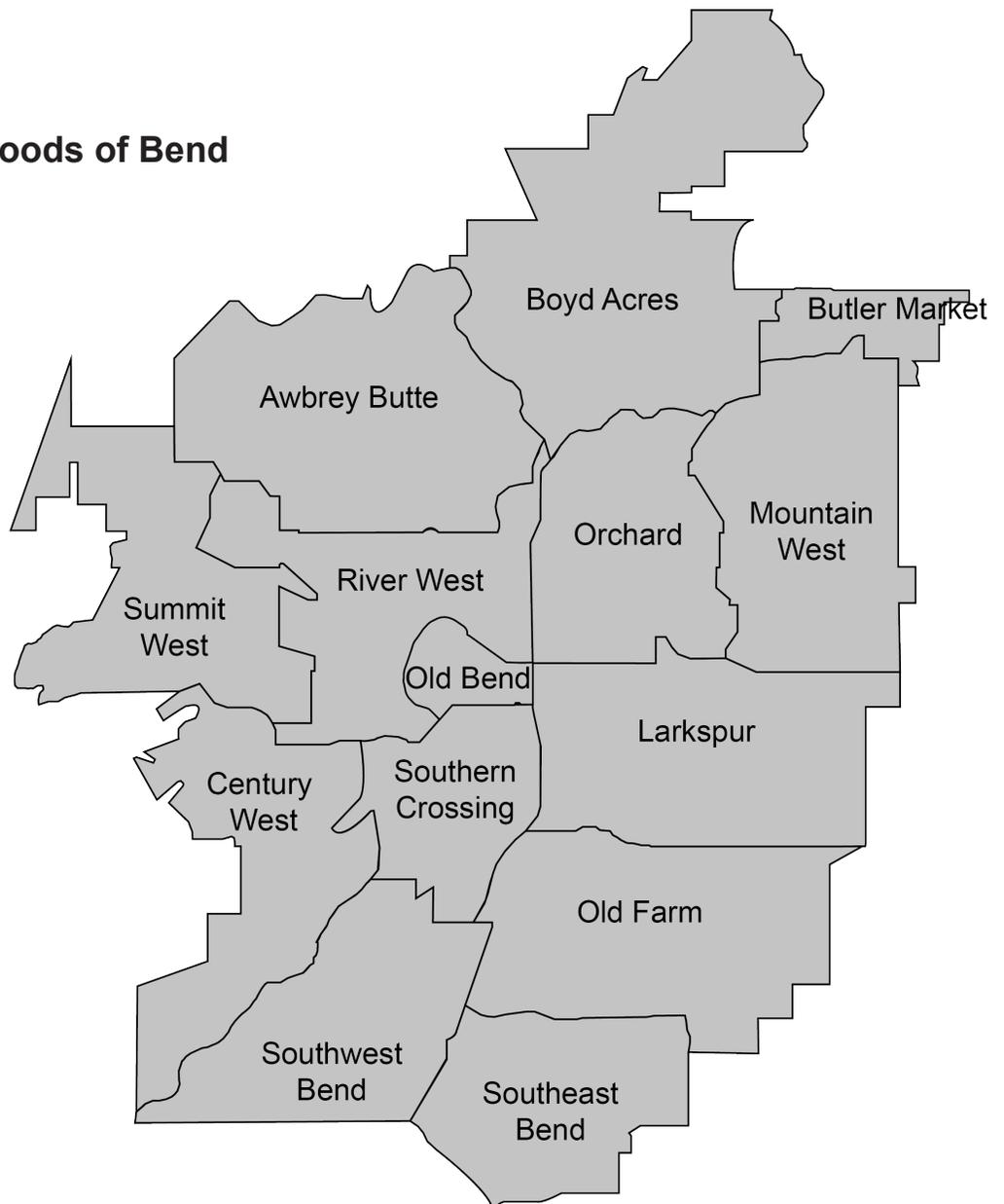
RENTAL MARKET AFFORDABILITY GUIDE



THE GUIDE

The Rental Market Affordability Guide shows various affordability rates among the average household and the average renter household in Bend. The affordability estimates are 2023 and 2024 asking rental rates of professionally managed multifamily properties for each Neighborhood District. Affordability was determined whether the average rent for a unit type in a neighborhood exceeded 30% of the median income for the given household type. The data sources utilized for this guide is the ACS 5-Year Estimates and CoStar (June, 2025).

The Neighborhoods of Bend



Affordability Key

- Affordable
- Non-Affordable

RENTAL PRICE CHANGE 2023 to 2024

From 2023 to 2024, the average overall asking rent increased by 3%. One-bedroom units were the only classification that saw an increase while all other types of units showed a decrease.

The vacancy rate on average has been slightly increasing from 2022 (5.8%) to 2024 (6.6%). This increase can be partially accredited to nearly 1,300 units being added since 2021 to the multifamily unit supply. River West Neighborhood had the highest vacancy rate of 20.80% with Summit West having the lowest 1%.

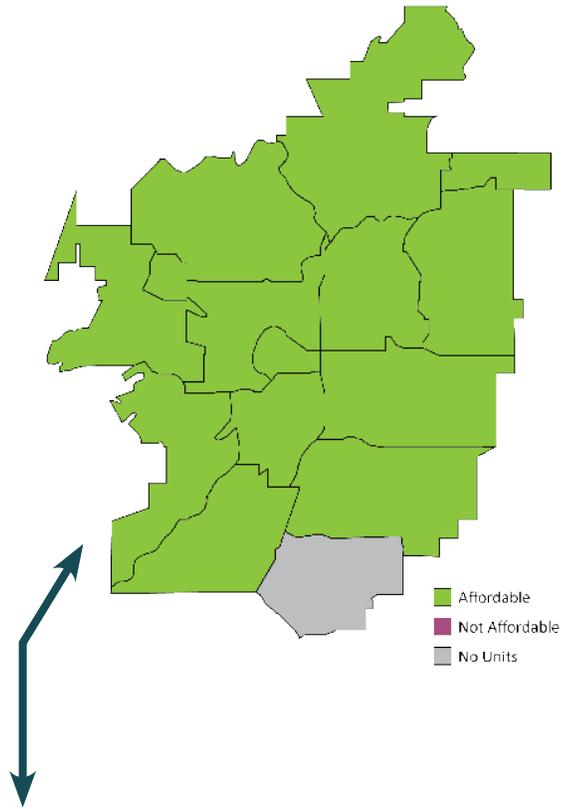
Neighborhood	Studio		1-Bedroom		2-Bedroom		3-Bedroom		Overall	
	2024 Rent	% Change								
Summit West	null	null	\$1,389	-3%	\$1,613	2%	null	null	\$1,426	-3%
Century	\$1,605	-3%	\$1,559	2%	\$1,849	-1%	\$2,913	2%	\$1,709	-1%
Southwest Bend	null	null	\$1,086	1%	\$1,349	1%	\$1,449	1%	\$1,302	1%
Southern Crossing	\$1,683	-1%	\$1,821	2%	\$2,431	4%	\$2,399	3%	\$2,095	2%
Old Bend	null	null	\$748	0%	\$1,298	0%	\$1,742	0%	\$1,138	0%
River West	\$1,679	2%	\$1,714	-1%	\$2,082	-5%	\$2,257	1%	\$1,860	-2%
Awbrey Butte	\$851	2%	\$1,083	2%	\$1,265	2%	\$1,615	2%	\$1,161	2%
Boyd Acres	null	null	\$1,584	2%	\$1,854	-1%	\$2,051	-2%	\$1,861	-1%
Mountain View	\$2,107	-5%	\$2,044	-1%	\$1,931	-1%	\$1,775	-2%	\$1,970	-1%
Orchard	\$1,430	-16%	\$1,506	6%	\$1,766	1%	\$2,057	0%	\$1,723	0%
Larkspur	\$915	0%	\$1,547	3%	\$1,371	-13%	\$2,011	2%	\$1,307	-7%
Old Farm	null	null	\$1,657	3%	\$1,972	-1%	\$2,432	1%	\$1,950	0%
Southeast Bend	null	null								
City of Bend	\$1,770	-1%	\$1,732	1%	\$1,824	-2%	\$2,012	-1%	\$1,814	-1%

Source: CoStar

AVERAGE BEND HOUSEHOLD

Annual Median Income: \$88,792
 Median Monthly Income: \$7,399
 Maximum Monthly Housing Costs: \$2,220

On average, a Bend household could afford a multifamily rental unit costing \$2,220 or less without becoming cost burdened (spending more than 30% of their monthly income on rent, not including utilities). Units costing more than \$2,221 would not be considered affordable.



Rental Affordability Average: Neighborhood by Type

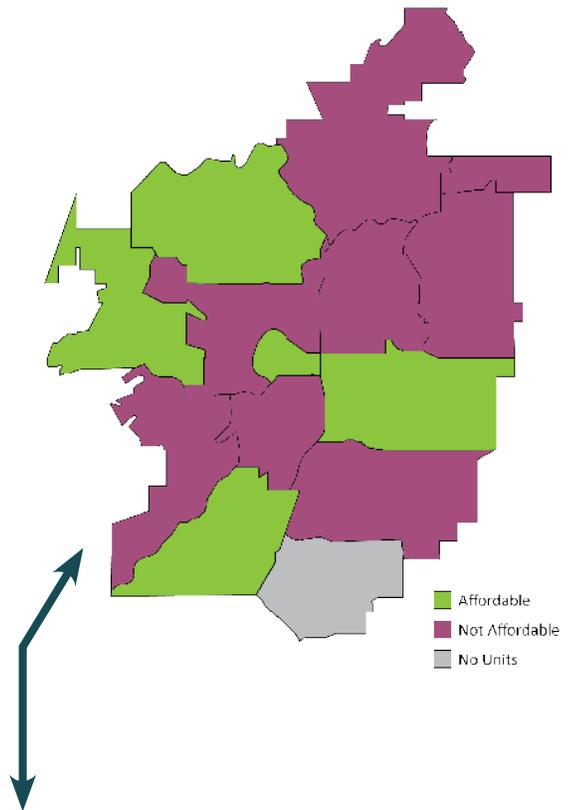
Neighborhood	Studio		1-Bedroom		2-Bedroom		3-Bedroom		Overall	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Summit West	null	null	\$1,436	\$1,389	\$1,581	\$1,613	null	null	\$1,465	\$1,426
Century	\$1,655	\$1,605	\$1,529	\$1,559	\$1,870	\$1,849	\$2,863	\$2,913	\$1,720	\$1,709
Southwest Bend	null	null	\$1,079	\$1,086	\$1,338	\$1,349	\$1,433	\$1,449	\$1,291	\$1,302
Southern Crossing	\$1,705	\$1,683	\$1,791	\$1,821	\$2,335	\$2,431	\$2,333	\$2,399	\$2,044	\$2,095
Old Bend	null	null	\$747	\$748	\$1,297	\$1,298	\$1,739	\$1,742	\$1,137	\$1,138
River West	\$1,644	\$1,679	\$1,735	\$1,714	\$2,188	\$2,082	\$2,227	\$2,257	\$1,889	\$1,860
Awbrey Butte	\$837	\$851	\$1,064	\$1,083	\$1,244	\$1,265	\$1,587	\$1,615	\$1,141	\$1,161
Boyd Acres	null	null	\$1,153	\$1,584	\$1,872	\$1,854	\$2,091	\$2,051	\$1,877	\$1,861
Mountain View	\$2,227	\$2,107	\$2,055	\$2,044	\$1,954	\$1,931	\$1,814	\$1,775	\$1,996	\$1,970
Orchard	\$1,700	\$1,430	\$1,420	\$1,506	\$1,754	\$1,766	\$2,051	\$2,057	\$1,717	\$1,723
Larkspur	\$915	\$915	\$1,499	\$1,547	\$1,574	\$1,371	\$1,970	\$2,011	\$1,401	\$1,307
Old Farm	null	null	\$1,613	\$1,657	\$1,983	\$1,972	\$2,414	\$2,432	\$1,943	\$1,950
Southeast Bend	null	null	null	null	null	null	null	null	null	null
Butler Market	Null	Null	\$1,894	\$1,990	\$2,289	\$2,005	\$2,649	\$2,470	\$2,283	\$2,123
City of Bend	\$1,770	\$1,791	\$1,732	\$1,716	\$1,824	\$1,858	\$2,012	\$2,024	\$1,814	\$1,830

Source: CoStar

AVERAGE RENTER HOUSEHOLD

Annual Median Income: \$66,155
 Median Monthly Income: \$5,513
 Maximum Monthly Housing Costs: \$1,654

On average, a Bend rental household could afford a multifamily rental unit costing \$1,654 or less without becoming cost burdened (spending more than 30% of their monthly income on rent, not including utilities). Units costing more than \$1,655 would not be considered unaffordable.



Rental Affordability Average: Neighborhood by Type

Neighborhood	Studio		1-Bedroom		2-Bedroom		3-Bedroom		Overall	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Summit West	null	null	\$1,436	\$1,389	\$1,581	\$1,613	null	null	\$1,465	\$1,426
Century	\$1,655	\$1,605	\$1,529	\$1,559	\$1,870	\$1,849	\$2,863	\$2,913	\$1,720	\$1,709
Southwest Bend	null	null	\$1,079	\$1,086	\$1,338	\$1,349	\$1,433	\$1,449	\$1,291	\$1,302
Southern Crossing	\$1,705	\$1,683	\$1,791	\$1,821	\$2,335	\$2,431	\$2,333	\$2,399	\$2,044	\$2,095
Old Bend	null	null	\$747	\$748	\$1,297	\$1,298	\$1,739	\$1,742	\$1,137	\$1,138
River West	\$1,644	\$1,679	\$1,735	\$1,714	\$2,188	\$2,082	\$2,227	\$2,257	\$1,889	\$1,860
Awbrey Butte	\$837	\$851	\$1,064	\$1,083	\$1,244	\$1,265	\$1,587	\$1,615	\$1,141	\$1,161
Boyd Acres	null	null	\$1,153	\$1,584	\$1,872	\$1,854	\$2,091	\$2,051	\$1,877	\$1,861
Mountain View	\$2,227	\$2,107	\$2,055	\$2,044	\$1,954	\$1,931	\$1,814	\$1,775	\$1,996	\$1,970
Orchard	\$1,700	\$1,430	\$1,420	\$1,506	\$1,754	\$1,766	\$2,051	\$2,057	\$1,717	\$1,723
Larkspur	\$915	\$915	\$1,499	\$1,547	\$1,574	\$1,371	\$1,970	\$2,011	\$1,401	\$1,307
Old Farm	null	null	\$1,613	\$1,657	\$1,983	\$1,972	\$2,414	\$2,432	\$1,943	\$1,950
Southeast Bend	null	null	null	null	null	null	null	null	null	null
Butler Market	Null	Null	\$1,894	\$1,990	\$2,289	\$2,005	\$2,649	\$2,470	\$2,283	\$2,123
City of Bend	\$1,770	\$1,791	\$1,732	\$1,716	\$1,824	\$1,858	\$2,012	\$2,024	\$1,814	\$1,830

Source: CoStar



08

HOMEOWNERSHIP

The following section provides an socio-economic summary of the homeownership market in Bend.



Homeownership Household Growth

There are 26,871 households that own a home in Bend. This represents an increase of 3,900 households (17%) since 2019. With an annual rate of 4% in household growth, overall homeownership rates have increased from 60% in 2019 to 62% in 2023³⁴.

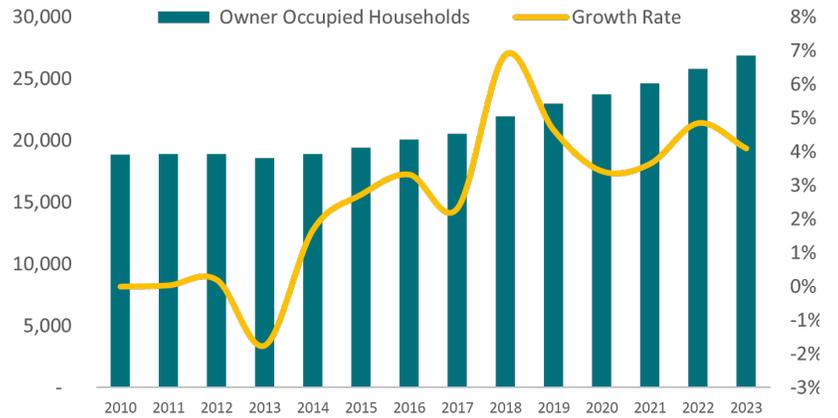
Homeownership rates vary by race and ethnicity. White, Non-Hispanic households account for 84% of all homeowners and have a 65% rate of homeownership. Asian households have the second largest homeownership rate at 55%, but account for only 1% of the population. Those identifying as Black/African-American (33%), American Indian (30%), and Some other race (31%) have the lowest homeownership rates³⁵ and account for 7% of the population.

Homeowners over the age of 55 years account for 51% of all homeowners, with those between the ages of 65 to 74 years being the largest homeownership demographic at 21%. Since 2019, the fastest growing homeownership household age group is those between the ages of 35 to 44 years with a 38% growth³⁶. Nearly 95% of homeowners live in single-family attached/detached homes, with 4% living in mobile or manufactured homes³⁷.

Home Price Trends

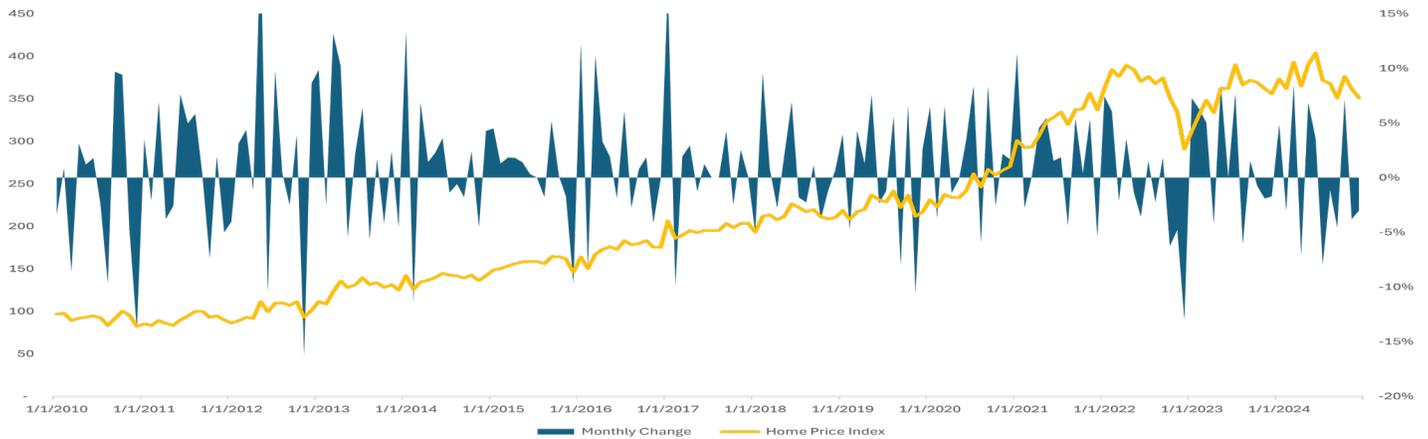
Within the City of Bend’s twelve neighborhood districts plus Butler Market area, home prices have increased substantially since July 2020, with the average monthly sales price going from \$480,000 to \$840,000. In 2024, home-buying costs were the highest on record with a 3% increase from the prior year.

Figure 26. Total Homeowner Households and Annual Growth



Source: ACS 5-Year Estimates

Figure 27. Monthly Home Price Change with Overall Price Index



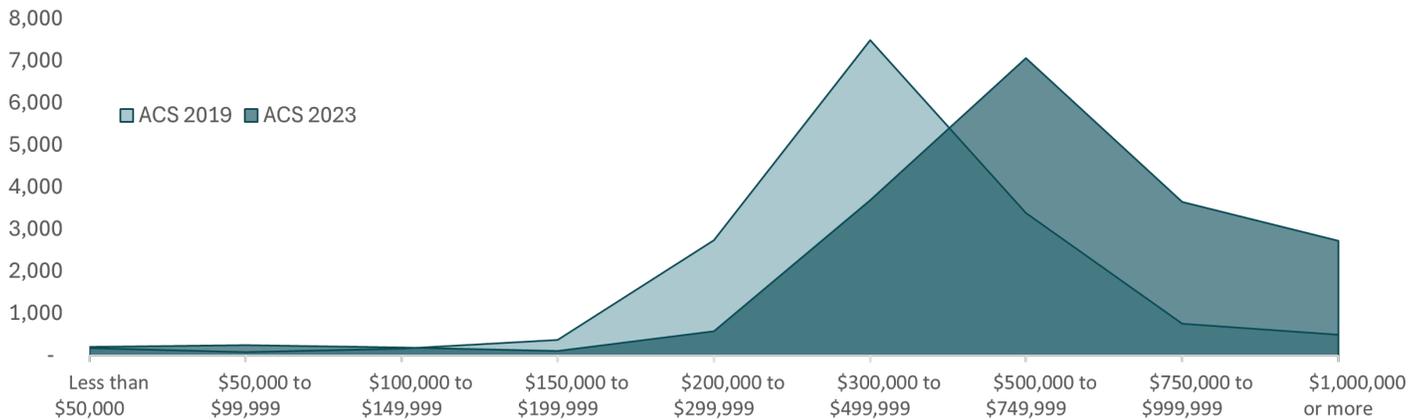
Source: Zillow, Redfin MLS, City of Bend

Market factors that account for this increase include pandemic low-interest rates, the number of homes available to purchase (inventory), and the overall purchasing power of interested buyers.

Interest rates rose from the average pandemic low of 3.04% to a peak of 7.76% in November 2023. These low interest rates allowed greater purchasing power of individual buyers. This led to nearly 60% of homes sold in 2021 being purchased over the listed-for sale price. This persisted through 2022, where 41% of all homes sold were being bought over the listed-for sale price³⁸. With the rise of interest rates, this has led to only 17% of homes sold over the listing price in 2024.

Since 2019, the mortgage status by median value³⁹ has increased 63% from 441,800 in 2019 to \$720,700 in 2023⁴⁰.

Figure 28. Mortgage Status by Value



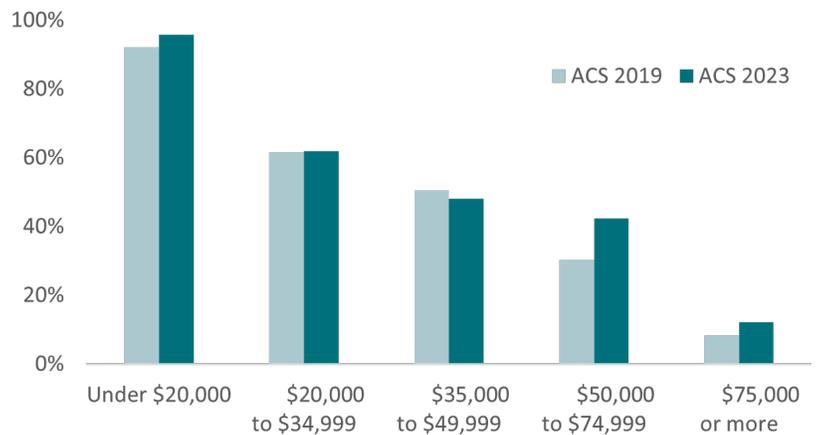
Source: ACS 5-Year Estimates

Cost Burden

Of the data available, the number of cost-burden homeowner households were its highest in 2010, with 38%. That number fell to its lowest on record in 2022 with 25% spending more than 30% on housing costs. A primary cause of falling cost-burden households is the result of in-migration with greater purchasing power and pandemic low-interest rates⁴¹.

Those earning more than \$100,000 account for 55% of all homeowners and have the lowest cost-burden rate of 4%. Compared to those who earn less than \$50,000 who have a cost-burden rate of 59% yet only account for 19% of all homeowners⁴². The income group that saw the largest share of cost-burden rate over 2019 were those earning between \$50,000 and \$74,999. Accounting for 14% of all homeowners, the number of households becoming cost-burden increased by 12% since 2019 to 42.3%⁴³.

Figure 29. Cost Burden Among Homeowners



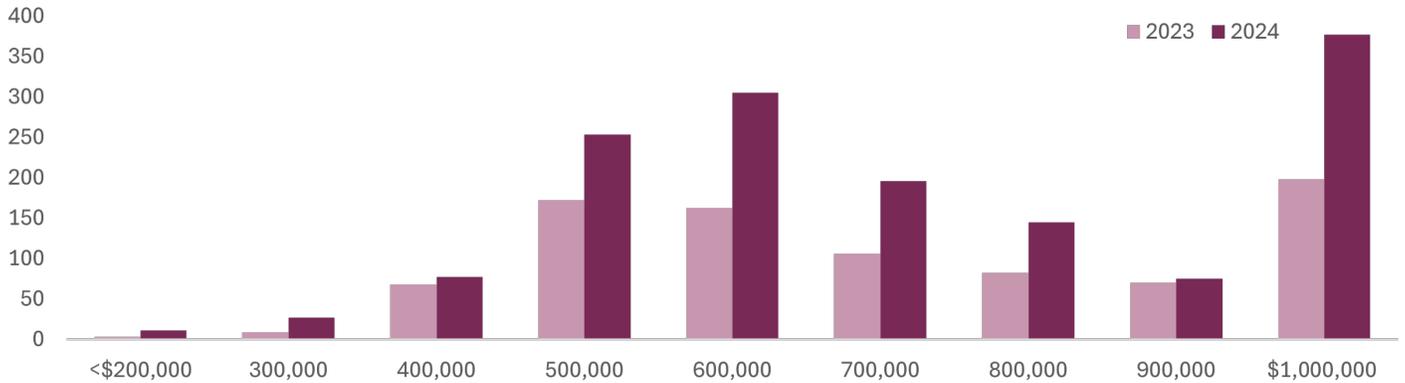
Source: ACS 5-Year Estimates

Home Sales

According to Redfin MLS Market data for all 13 neighborhood associations⁴³, the most expensive housing type was 4+ bedrooms at an average sale price of \$1,051,000. This was followed by 3-bedroom homes (\$795,700), two-bedroom homes (\$570,690) and 1-bedrooms (\$447,500.)

In 2024, single-family homes accounted for 82% of all homes sold in Bend, with 18% being from other homes sales, which include condos, townhomes, mobile homes, and other. 1,466 single-family homes were sold, up from 871 in 2023. Fifty-four (54) percent of single-family homes sold were at or above \$700,000. Homes sold at or below \$400,000 accounted for 8%.

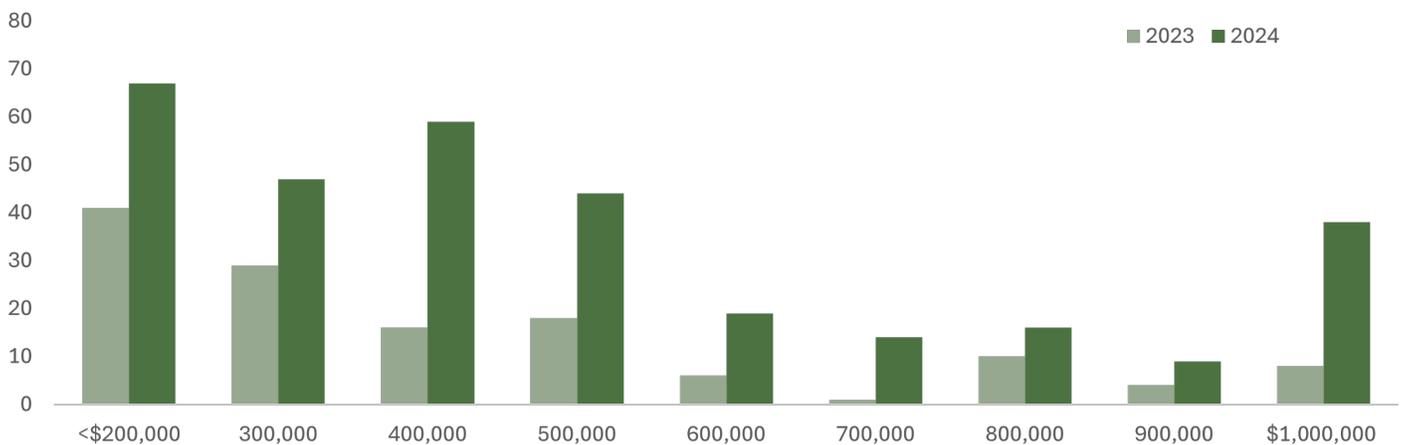
Figure 30. Number and Value of Single-Family Homes Sold, 2023-2024



Source: Redfin MLS

Condos, townhomes, mobile homes, and others that were sold for more than \$700,00 accounted for 25% of all other home sales, with 16% sold at or below \$400,000. The vast majority of homes sold in 2024 under \$400,000 were mobile/manufactured homes, which typically does not the cost for land, which is leased separately.

Figure 31. Number and Value of Townhomes, Mobile Homes, and Other Homes Sold, 2023-2024



Source: Redfin MLS

Income Needed

In 2024, the household income needed to purchase the average home sold price in 2024 of \$848,870 was \$204,650. Based on Bend's household median income, this equates to 16% of Bend households.

Overall, between 16% and 26% of all Bend households could afford homes at various price points based on tenure by average household income. This is further restricted by the number of occupations with the Bend Metro.

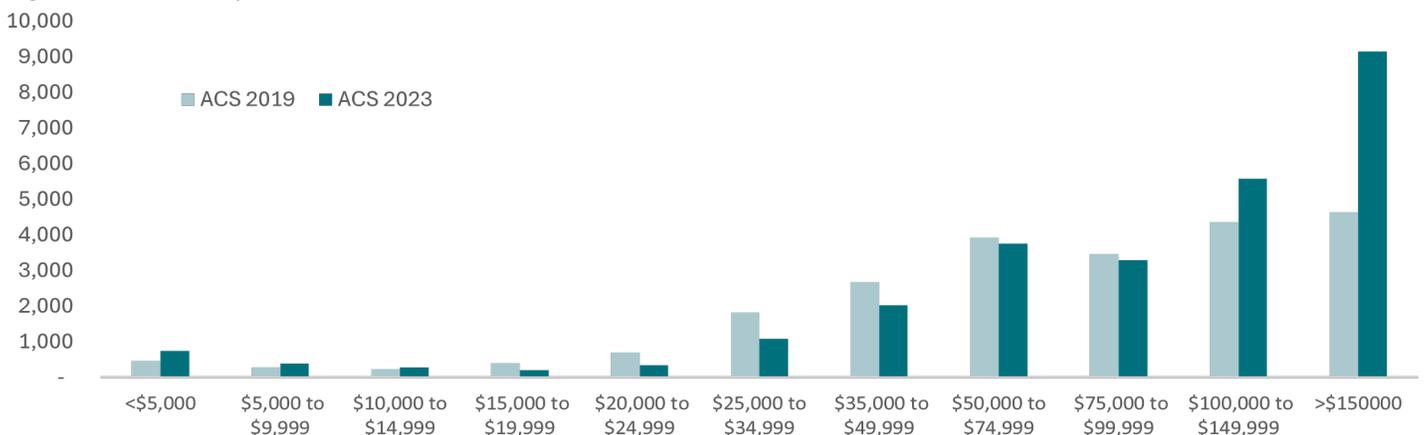
Household Type Size	Average Sale Price, 2024	HH Income Required	Approx. AMI 2025	% of Bend Households	% of Single-Wage Occupations
Studio	\$608,571	\$146,747	120%	26%	29%
1-bedroom	\$447,500	\$107,907	90%	45%	8%
2-bedroom	\$570,690	\$137,613	110%	33%	6%
3-bedroom	\$795,700	\$191,870	150%	16%	1%
4+ bedroom	\$1,051,000	\$253,432	200%	16%	0%

Source: ACS 5-Year Estimates, Bureau of Labor Statistics, City of Bend

Outlook

In recent years, homeownership growth has shifted among those earning \$100,000 or more per year. Since 2019, the homeowner median household income has increased by 46%. Households earning more than \$150,000 account for 34% of all homeowners, which were the fastest growing income group since 2019. Those earning between \$15,000 and \$99,999 saw their overall household shares decrease. These decreases may continue as home prices remain elevated and interest rates remain high⁴⁴.

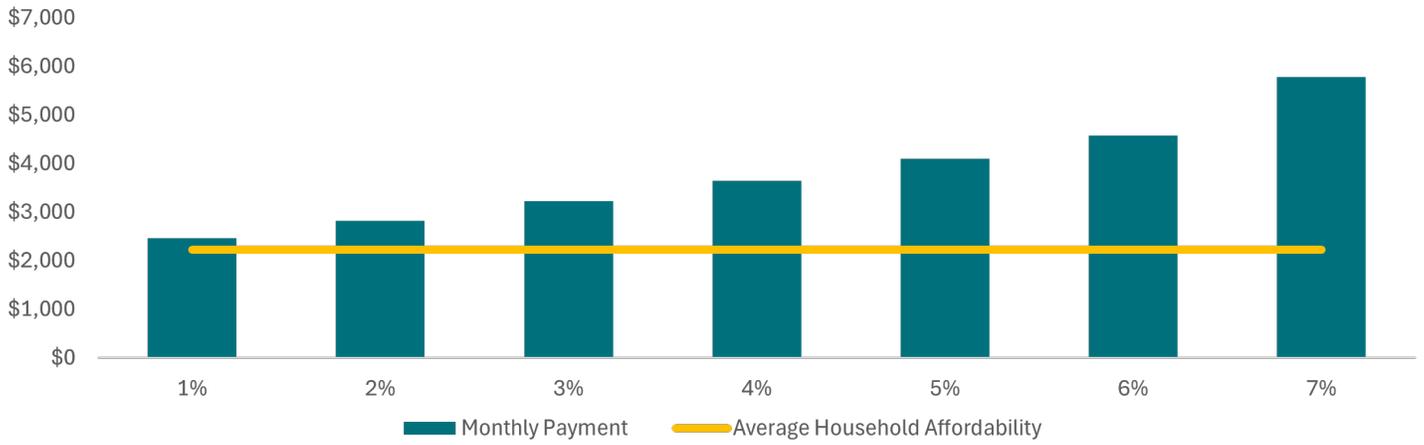
Figure 32. Tenure by Household Income, Homeowner



Source: ACS 5-Year Estimates

With 2024 home values, obtaining a 30-year fixed mortgage with a 10% down payment would produce an average monthly payment that would cost burden the homeowner.

Figure 33. Estimated Mortgage Rate, Various Interest Rates



Source: City of Bend

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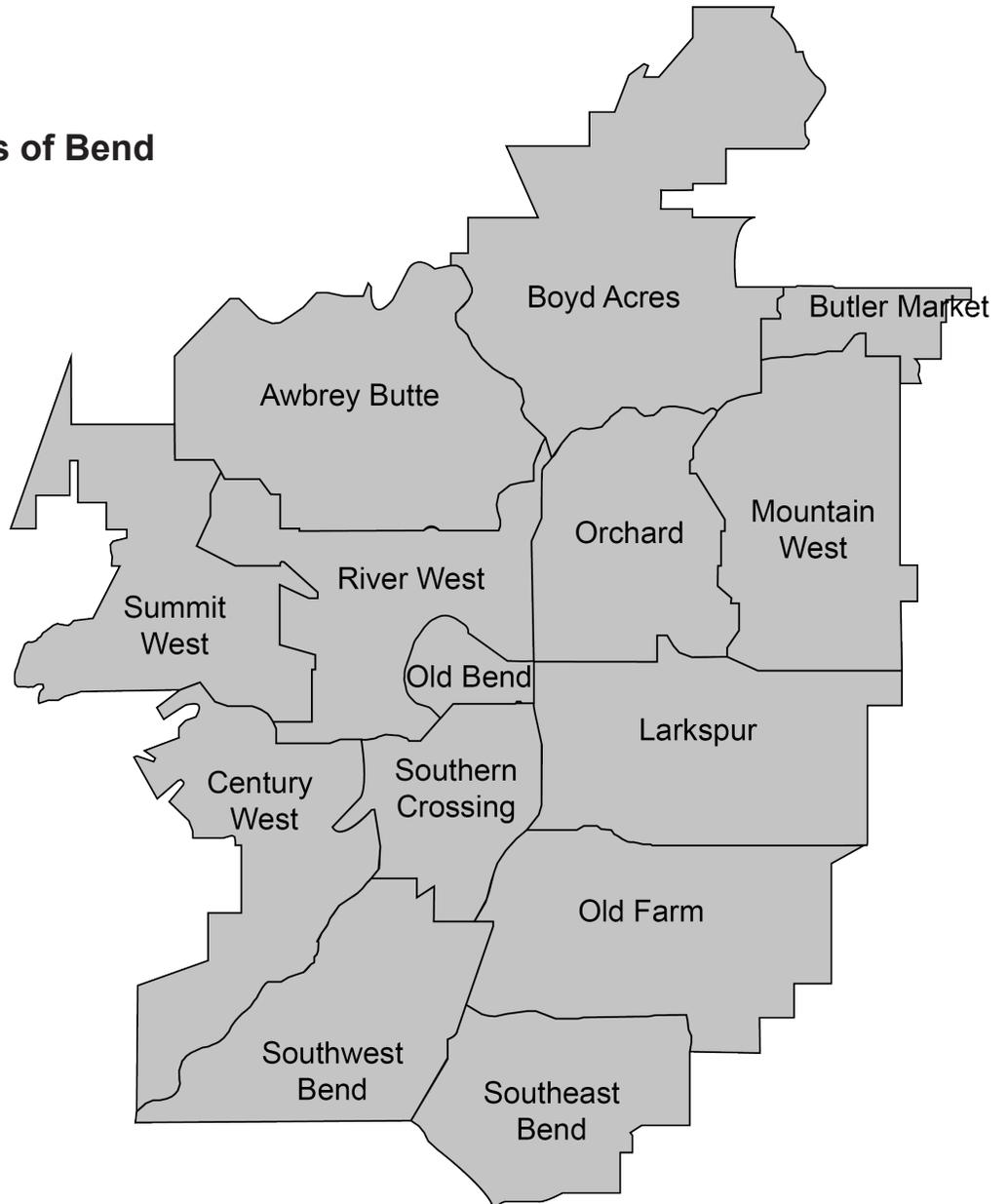
HOMEOWNERSHIP AFFORDABILITY GUIDE



THE GUIDE

The Homeownership Market Affordability Guide shows various affordability rates among particular household types. The affordability estimates are based on 2023 and 2024 homes* sold for each Neighborhood District. Affordability was determined according to whether or not the average mortgage payment for a unit type in a neighborhood exceeded 30% of the median income for the given household type.

Neighborhoods of Bend



* Homes sold include single-family attached and detached, town-homes, condominiums, and mobile/manufactured homes. Does not include acreage.

Median Home Sales Price Change (2023-2024)

Bend saw the average home sales price increase by 3% or \$23,800 between 2023 and 2024. Based on the current home sale price with the average 30-year mortgage rate in 2024, the increase in home price could translate to an additional \$55,000 in finance costs. Three neighborhood districts saw increases in median home sales prices – Southern Crossing (30%), Awbrey Butte (10%), and Old Bend (9%). Only five neighborhood districts saw the average home sales prices decrease or remain the same as 2023.

Bend Homeownership Affordability: Change in Median Home Sales Price, 2023-2024

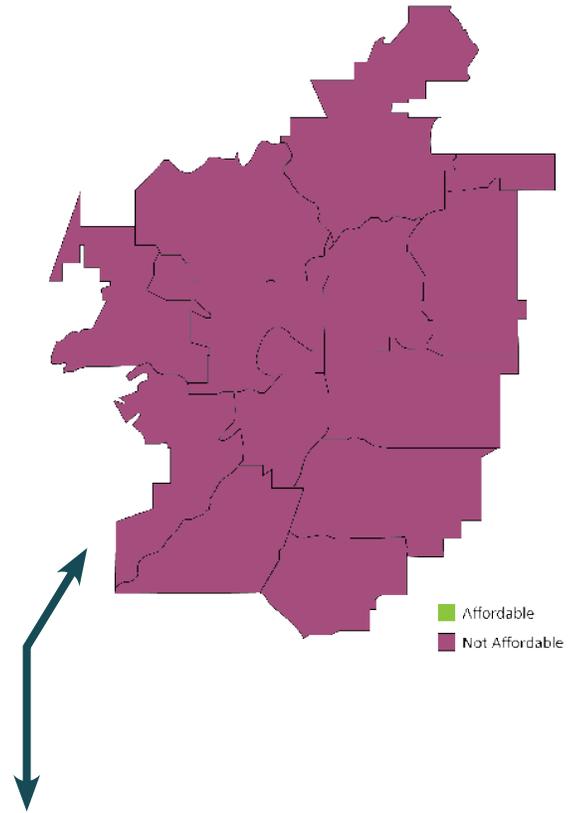
	2023	2024	% Change (2023-2024)
Summit West	\$1,216,875	\$1,286,546	6%
Century West	\$1,231,490	\$1,230,696	0%
Southwest Bend	\$715,678	\$749,220	5%
Southern Crossing	\$836,132	\$1,088,998	30%
Old Bend	\$973,545	\$1,057,667	9%
River West	\$910,744	\$915,835	1%
Awbrey Butte	\$1,229,579	\$1,348,987	10%
Boyd Acres	\$600,755	\$627,268	4%
Mountain View	\$561,581	\$553,263	-1%
Orchard	\$651,098	\$655,180	1%
Larkspur	\$513,385	\$524,493	2%
Old Farm	\$706,417	\$651,638	-8%
Southeast Bend	\$741,343	\$680,389	-8%
Butler Market	\$758,742	\$663,130	-13%
City of Bend	\$825,035	\$848,872	3%

Source: Redfin MLS

AVERAGE BEND HOUSEHOLD

Annual Median Income: \$88,792
 Median Monthly Income: \$7,399
 Maximum Monthly Housing Costs: \$2,220

On average, a Bend household could afford to purchase a home with a monthly homeownership cost of \$2,220 or less without becoming cost burdened and spending more than 30% of their monthly income on housing. Homeownership costs of more than \$2,221 would not be considered affordable.



Homeownership Affordability Per Neighborhood

	2024 Median Home Sales Price	10% Down	20% Down
Summit West	\$1,286,546	\$8,550	\$6,848
Century West	\$1,230,696	\$6,848	\$6,550
Southwest Bend	\$749,220	\$5,097	\$3,987
Southern Crossing	\$1,088,998	\$7,409	\$5,796
Old Bend	\$1,057,667	\$7,196	\$5,629
River West	\$915,835	\$6,231	\$4,874
Awbrey Butte	\$1,348,987	\$9,179	\$7,179
Boyd Acres	\$627,268	\$4,268	\$3,339
Mountain View	\$553,263	\$3,764	\$2,945
Orchard	\$655,180	\$4,458	\$3,487
Larkspur	\$524,493	\$3,568	\$2,791
Old Farm	\$651,638	\$4,434	\$3,468
Southeast Bend	\$680,389	\$4,629	\$3,621
Butler Market	\$663,130	\$4,512	\$3,529
City of Bend	\$848,872	\$5,776	\$4,518

Source: Redfin MLS

Assumptions: 30-year-fixed mortgage at 6.983%. Does not include property taxes, insurance, or HOA fees





10

SOURCES AND CITATIONS



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Citation 10 Median Household Income in the Past 12 Months. ACS 5-Year Estimates. United State Census Bureau. Table B19019

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Figure 11 Gini Index. ACS 5-Year Estimtates. United States Census Bureau. Table: B19083

SECTION 4. HOUSING STOCK AND PRODUCTION

Figure 12 Physical Housing Characteristics. ACS 5-Year Estimates. Table S2504

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Citation 14 Includes single-family detached/attached; accessory dwelling units, and mobile and manufactured homes.

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Figure 13 Annual Housing Production. Development Activity Tracker. City of Bend

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Map 2 Development Activity Tracker. City of Bend

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Figure 14 Development Activity Tracker. City of Bend

Map 3 Development Activity Tracker. City of Bend

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Figure 15 Development Activity Tracker. City of Bend

SECTION 06. RENTERSHIP

Citation 23 Tenure. ACS 5-Year Estimates. United State Census Bureau. Table B25003

Figure 16 Rental Household Growth. Tenure. ACS 5-Year Estimates. United State Census Bureau. B25003

Citation 24 Tenure by Age. ACS 5-Year Estimates. United State Census Bureau. Table B25007

Figure 17 Tenure by Age. ACS 5-Year Estimates. United State Census Bureau. Table B25007

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Figure 18 Tenure by Housing Costs as a Percent of Household Income. ACS 5-Year Estimates. United State Census Bureau. Table 25106

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Figure 20 CoStar; Zillow, City of Bend

Citation 27 CoStar; Zillow

Citation 28 CoStar; Zillow

Figure 21 CoStar; Zillow

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Figure 22 Income by Tenure. ACS 5-Year Estimates. United State Census Bureau. Table B25118

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Figure 23 CoStar

Citation 31 City of Bend Methodology. (Single-family annual rental price of \$2,599 x 12) / .3. (Multifamily rental price of \$1,803 x 12) / .3

Figure 24 Median Household Income by Tenure. ACS 5-Year Estimates. Table B25119. Zillow. CoStar

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Table 2 CoStar; City of Bend; Housing and Urban Development; ACS-5-Year Estimates Table B25118. Quarterly Census of Wages and Employment, Bureau of Labor Statistics.

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The average home sales price is the average of homes sold within the twelve (12) neighborhood districts of the City of Bend plus a designated Butler Market area. Includes single-family homes, condos, townhomes, and

manufactured homes. Does not include acreage. Homes sold within the City of Bend but not in an established neighborhood district were not included. The inclusion of these homes or acreage/lots could raise or lower the overall home sales price..

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SECTION 8. HOMEOWNERSHIP

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Citation 35 Tenure by Race/Ethnicity. ACS-5 Year Estimates. United State Census Bureau. B25003B-I

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Citation 37 Tenure by Units in Structure. ACS 5-Year Estimates. United State Census Bureau. Table B25032

Figure 27 City of Bend, Zillow. Disclaimer: Bend is based on the Zillow’s definiton of the Bend Metro Area.

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Figure 29 Housing Costs as Percentage of Household Income. ACS 5-Year Estimates. United State Census Bureau. Table B25140

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Citation 42 Household Income by Selected Monthly Costs as Percentage of Household Income. ACS 5-Year Estimates. United State Census Bureau. Table B25095

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Citation 44 Inclusion of a non-Neighborhood District of Butler Market

Figure 30 Redfin MLS

Figure 31 Redfin MLS

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Figure 32 Tenure by Household Income. ACS 5-Year Estimates. United State Census Bureau. Table B25118

Figure 33 City of Bend



Acknowledgments

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The State of Housing is an internally produced report. The information presented is based on the most recent data available and accessible to the City of Bend. Data sets provided or referenced herein are intended for informational and educational purposes only. While efforts have been made to ensure accuracy and completeness, data sets are based on samples and are subject to sampling and non-sampling variability.

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Old Mill



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TOWER
MAY 23 NEW SEASON PREVIEW
MAY 24 JOHN CAFFERTY LIVE
& EDDIE & THE CRUISERS FILM

TOWER
2023-24 SEASON
TOWER MEMBERS PREVIEW
TUES. MAY 23. 7 PM

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