

City of Bend

2004-2005 Action Plan

As a Community Development Block Grant (CDBG) direct entitlement community, the City of Bend will receive an annual allocation of CDBG funds from the US Department of Housing and Urban Development (HUD). The City of Bend 2004-2009 Consolidated Plan is a 5-year housing and community development strategy that has been prepared to assess and identify community needs and to establish priorities for the use of the city's CDBG funding and other resources. One component of the Consolidated Plan is the Strategic Plan, which guides the city's use of its CDBG funding for the 2004-2009 Consolidated Planning period.

The City of Bend 2004-2005 Action Plan lists the specific activities the city will undertake during the 2004-2005 Program Year to meet the goals and objectives outlined in the Strategic Plan. The Plan details how the city will use CDBG funds, as well as other available resources, to address the city's outstanding housing and community development needs.

Available Resources.

For the 2004-2005 CDBG Program Year, the city expects to receive approximately \$478,000 in CDBG funds. Since this will be the city's initial CDBG allocation, no program income is expected. In addition to CDBG funds, affordable housing developers in the city can access Low Income Housing Tax Credits, state HOME funds and a variety of other funding sources. Until projects are underway, it is difficult to assess the likely magnitude of these other funds. A detailed description of the resources that are expected to be available to the City – and to other organizations and agencies working on housing and community development issues in Bend – is contained in the attached Appendix.

Actions to be Undertaken.

The following activities will be undertaken with the City of Bend's 2004-2005 CDBG allocation:

Action #1: SILVER LAKE DEVELOPMENT

Project description: Purchase of land for the development of five homes to be purchased and occupied by low-income households (households earning 25% to 50% of Area Median Income).

Goal addressed by this project: Goal #1 – Produce and preserve renter- and owner-occupied affordable housing.

Objective addressed by this project: Objective #1 – Aid in the production, rehabilitation, and/or preservation of renter-or owner-occupied housing.

Priority level of the objective addressed by this project: High Priority

Way in which activity will address priority need: Increases the supply of affordable housing that is available to low-income households by supporting the acquisition of land for affordable housing.

Timeframe for implementation: Land to be purchased when CDBG funds become available (approximately April 2004); homes to be built from July 2004 through January 2006.

Funding amount: \$105,000 loan

Agency implementing activity: Bend Area Habitat for Humanity

Project location: Southwest Silver Lake Road, Southwest Bend off of the Bend Parkway

Action #2: MOUNTAIN LAUREL LODGE

Project description: Partial funding for the purchase of a land parcel for the development of a 54-unit rental housing complex for low-income seniors (seniors with household incomes at or below 60% of Area Median Income).

Goal addressed by this project: Goal #1 – Produce and preserve renter- and owner-occupied affordable housing.

Objective addressed by this project: Objective #1 – Aid in the production, rehabilitation, and/or preservation of renter- or owner-occupied housing.

Priority level of the objective addressed by this project: High Priority

Way in which activity will address priority need: Increases the supply of affordable housing that is available to low-income households by supporting the acquisition of land for affordable housing.

Timeframe for implementation: Land to be purchased when CDBG funds become available (approximately April 2004); construction of development to be completed June 2006.

Funding amount: \$100,000 loan

Agency implementing activity: Central Oregon Partnership (Bend Community Action Team)

Project location: Century Washington Center on Century Drive, north of Washington Drive, Southwest Bend

Action #3: RUNAWAY & HOMELESS YOUTH SHELTER AND SERVICES

Project description: Purchase a building to provide shelter and support services for runaway and homeless youth.

Goal addressed by this project: Goal #4 – Maintain the City's ability to support special needs services.

Objective addressed by this project: Objective #2 – Support needed services to special needs populations with urgent needs.

Priority level of the objective addressed by this project: High/Low Priority (see below).

Way in which activity will address priority need: Provides shelter and support services to homeless youths, most of whom have substance abuse issues. Homeless youth have been identified as low priority for CDBG funding, while persons with substance abuse issues have been identified as high priority for CDBG funding.

Timeframe for implementation: Building to be purchased upon the completion of a capital campaign; purchase estimated to take place between July and December 2004; programs are currently operating and will be at full operational capacity in January 2004.

Funding amount: \$105,700 loan

Agency implementing activity: J Bar J Youth Services / Cascade Youth and Family Services

Project location: 19 SW Century Drive, North of SW Knoll Avenue, Southwest Bend

Action #4: REGIONAL HOMEOWNERSHIP CENTER

Project description: Programs to assist low- and moderate-income people to become homeowners or to maintain homeownership.

Goal addressed by this project: Goal #1 – Produce and preserve renter- and owner-occupied affordable housing.

Objective addressed by this project: Objective #2 – Support homeownership for Bend's workforce through direct assistance to low-income home buyers.

Priority level of the objective addressed by this project: Medium Priority

Way in which activity will address priority need: Provides education and financial assistance to low- and moderate-income residents to enable them to purchase homes and/or maintain homeownership.

Timeframe for implementation: Start date to be upon receipt of CDBG funds (approximately April 2004); funding is for program operation for one year.

Funding amount: \$22,200 grant

Agency implementing activity: Central Oregon Community Action Agency Network

Project location: City-wide

Action #5: HORIZON HOUSE – COMPUTER INTERNET ACCESS

Project description: Provision of computer and internet access for residents of Horizon House (an apartment complex for persons with mental illness).

Goal addressed by this project: Goal #4 – Maintain the City’s ability to support special needs services.

Objective addressed by this project: Objective #2 – Support needed services to special needs populations with urgent needs.

Priority level of the objective addressed by this project: High Priority

Way in which activity will address priority need: Project will serve persons with severe, persistent mental illness – a population identified in the Consolidated Plan as high priority for CDBG funding – by assisting clients in the development of job and other life skills.

Timeframe for implementation: Installation of wiring and computer equipment to be completed in June 2004.

Funding amount: \$17,500 grant

Agency implementing activity: Central Oregon Regional Housing Authority

Project location: Purcell Boulevard, North of Neff Road, near St. Charles Medical Center in Northeast Bend.

Action #6: HOMELESS ASSISTANCE PROJECT

Project description: Assist homeless households to access permanent housing by providing move-in assistance.

Goal addressed by this project: Goal #4 – Maintain the City’s ability to support special needs services.

Objective addressed by this project: Objective #2 – Support needed services to special needs populations with urgent needs.

Priority level of the objective addressed by this project: High Priority

Way in which activity will address priority need: Provides assistance to homeless families – a population identified in the Consolidated Plan as high priority for CDBG funding – in accessing permanent housing.

Timeframe for implementation: Start date to be upon receipt of CDBG funds (approximately April 2004); funding is for program operation for one year.

Funding amount: \$25,000 grant

Agency implementing activity: Central Oregon Community Action Agency Network (Bend-Aid)

Project location: City-wide

Action #7: HELP TO OTHERS (H₂O)

Project description: Assist low- and moderate-income people to pay their water/sewer bills on limited, emergency basis.

Goal addressed by this project: Goal #1 – Produce and preserve renter- and owner-occupied affordable housing.

Objective addressed by this project: Objective #1 – Aid in the production, rehabilitation, and/or preservation of renter- or owner-occupied housing.

Priority level of the objective addressed by this project: None (while housing objectives are generally identified as high priority goals, services to enable persons to remain in their homes are not identified as high, medium, or low priority)

Way in which activity will address priority need: Enables low- and moderate-income persons to stay in their homes in financial crisis situations by assisting them to pay their water/sewer bill payments.

Timeframe for implementation: Start date to be upon receipt of CDBG funds (approximately April 2004); funding is for program operation for one year.

Funding amount: \$7,000 grant

Agency implementing activity: St. Vincent de Paul

Project location: City-wide

Geographic allocation of funds. The Silver Lake Development (Habitat for Humanity) and Mountain Laurel Lodge (Bend Community Action Team) are both located in the southwest quadrant of Bend. This is significant because incomes and housing prices are higher in west Bend, and there is relatively little affordable housing on the west side. Mountain Laurel Lodge will be the first affordable multi-unit complex on the west side.

The Runaway & Homeless Youth Shelter (Cascade Youth and Family Center) is also located in the Southwest quadrant of Bend. Outreach services will be conducted City-wide.

The Computer & Internet Access Services project (CORHA) will assist residents of the Horizon House, which is an apartment complex for mentally ill persons located in the northeast quadrant of Bend adjacent to St. Charles Medical Center.

The Regional HomeOwnership Center (COCAAN), the Homeless Assistance Project (COCAAN – Bend-Aid), and Help to Others [H₂O] (St. Vincent de Paul) will provide services City-wide.

Homelessness and Other Special Needs Populations

An important component of the City of Bend 2004-2005 Action Plan is the city's strategy to assist special needs populations. Specifically, during the 2004-2005 Program Year, the City of Bend intends to address gaps in service for special needs populations through the following:

- Providing funding to projects that can leverage additional dollars;
- Supporting programs for special needs individuals that are tied to affordable housing development, particularly supportive services for individuals with severe and persistent mental illnesses, individuals with substance abuse problems, and/or homeless families.
- Supporting programs for special needs individuals that are tied to job creation and long-term self sufficiency; and
- Addressing the most urgent needs of special needs populations as they emerge given state budget cuts or other shifts in the service environment.
- Coordinating with other organizations and agencies, including attending Homeless Leadership Council meetings, to maintain awareness of the needs of homeless and other special needs populations, and to identify and assist with the identification of solutions to address these needs.
- Supporting HUD Section 202 and 811 projects (providing housing for the elderly and people with disabilities), as well as homebuyer education, financial counseling, needs identification, and other programs.

The specific projects the City will fund during the 2004-2005 CDBG Program Year which will benefit homeless and other special needs populations are listed below:

- **Mountain Laurel Lodge**, a residential facility for seniors earning no more than 60% of Area Median Income,
- **Runaway and Homeless Youth Shelter and Services**, providing shelter and other assistance to homeless youths
- **Horizon House Computer Internet Access Services**, providing internet services to residents of Horizon House (an apartment complex for mentally ill residents)
- **Homeless Assistance Project**, assisting homeless households to access permanent housing by providing move-in assistance.

In general, these items will be addressed through coordination with local providers and funding of activities related to needs identified in the Consolidated Plan. This may include both construction of facilities and public service funding for the various agencies.

Anti-Poverty Strategy

The low-incomes of many Bend citizens have left them with insufficient means for decent, affordable living, and the city is cognizant of the needs of those living in poverty. The goals, objectives and actions outlined in the 2004-2009 Consolidated Plan and in this Action Plan are intended, in all cases, to assist those currently living in poverty by providing them with resources

to move out of poverty, or to assist those in danger of moving into poverty to remain out of poverty.

The city's immediate goal is to ensure services are provided throughout the city to address the needs of these populations. In addition to directing CDBG funds to meet the goals and objectives outlined in the Consolidated Plan, the city intends to address the issue of poverty by supplementing resources to ensure an acceptable standard of living, and this will continue to be accomplished through a number of programs and goals. These programs and goals include: low interest loans to qualified projects for housing rehabilitation, no interest loans to Habitat for Humanity for System Development Charges, transportation assistance for low-income residents, and support and services of other types for low-income persons. All of these activities support housing for low-income families, as well as transportation, safety, and the provision of other basic needs

Foster and Maintain Affordable Housing

Through a number of activities, the city will seek to foster and maintain affordable housing. Efforts will include coordination with Low Income Housing Tax Credit projects, removing barriers to affordable housing, fostering public housing improvements and other actions. In addition to allocating CDBG funding to affordable housing projects, the city will undertake the following actions in 2004-2005 to address affordable housing issues in Bend.

Coordination with Low-Income Housing Tax Credit (LIHTC). In pursuing its affordable housing activities, the city will coordinate with and be supportive of LIHTC projects within its limits. This will include evaluating opportunities to support LIHTC projects with land subsidies, regular assessments of LIHTC awards in Oregon and consideration of LIHTC activity in promoting other affordable housing projects.

Remove barriers to affordable housing. The city will continue to implement an Affordable Housing Strategy. Opportunities to address affordable housing in 2004-2005 include:

- **Conduct an analysis of impediments to fair housing.** The city will be completing an Analysis of Impediments to Fair Housing. This study will be used to assist in identification of needs and obstacles and to further the development of projects to address such needs and obstacles.
- **Subsidize land costs.** Land costs were identified as the single largest barrier to affordable housing in Bend. The city will support the implementation of a land trust to assist both affordable housing and economic development.
- **Examine the potential for reducing/waiving System Development Charges (SDCs).** In interviews and public meetings, SDCs were identified as a significant barrier to the production of affordable housing. While SDCs cannot be subsidized with CDBG dollars, the city could use other funds to subsidize these charges and promote affordable housing. The city will investigate options for funding the reduction or waiver of SDCs for affordable housing projects.

- **Provide incentives to developers for the creation of affordable housing.** The City of Bend has recently implemented 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, no-interest SDC deferrals, and planning and building fee exemptions for affordable housing projects.
- **Explore and implement additional developer incentives.** The city will explore additional incentives that could be offered to developers, including incentives that address financial barriers, land use issues, and other obstacles to building affordable housing.
- **Provide property tax exemption for low-income rental housing.** In order to assist developers of affordable housing, the City of Bend has recently 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.
- **Examine land use issues.** The city is currently revising its land use code, and city staff are developing recommendations for land use policy changes to facilitate the development of affordable housing. During the 2004-2005 Program Year, city staff will continue to work with the code update process to ensure that affordable housing issues are considered and addressed in the new zoning code.
- **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.
- **Pursue/support property acquisition and disposition for affordable housing.** As CDBG and other funds are available, the city will pursue property acquisition to support the creation or preservation of affordable housing in Bend. The city will also explore the development of a policy on disposition of land that would require the city to consider affordable housing needs prior to disposing of city-owned land.
- **Work with affordable housing and service providers.** Numerous organizations produce affordable housing or provide supportive services to affordable housing properties in Bend. These include COCAAN, CORIL, Cascade Community Development and others. The city will pursue increased communication and coordination with these nonprofit organizations and will work closely with them to remove barriers to affordable housing.

Foster public housing improvements. The city will work with the Central Oregon Housing Authority (or “Housing Authority”) to identify ways in which the city can assist with public housing development, upgrades and activities. This includes the possibility of management meetings between staff of the Housing Authority and the city to identify and address issues that are impacted by or could be improved with increased communication and coordination. In these meetings, the city will encourage the involvement of public

housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of CORHA properties take part in voluntary family self-sufficiency activities as well as holding a position on CORHA's governing board.

Other Actions

During the 2004-2005 CDBG Program Year, the city will undertake the following actions to address community needs identified in the City of Bend Consolidated Plan:

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. In addition, the City has established a CDBG/Housing Coordinator position. The duties of this position include staying apprised of and pursuing funding opportunities specifically in the areas of housing and community development.

During the 2004-2005 Program Year, the city will direct CDBG dollars where they are most needed by targeting funds to projects and activities that meet the needs identified as high priority in the 2004-2009 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.

Evaluate and reduce lead-based paint hazards. The city will further research the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects. In particular, the City will work with the Oregon Department of Human Services to seek Lead Hazard Control funding through HUD.

Reduce the number of poverty level families. The city will actively work 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.

Develop institutional structure. The city will, as part of all its contracts with the various agencies that will be implementing projects with CDBG funds, provide technical guidance and direction in the development or continuation of strong institutional structures for these agencies. This will include incorporating specific language from federal regulations into grant contracts, encouraging strategic plan development, providing staff training assistance, and implementing a to-be-developed city Risk Assessment and Monitoring Plan.

The Risk Assessment and Monitoring Plan will outline procedures to be used by city staff to determine the fiscal and capacity risks of providing CDBG funding to any organization for any project. The continued monitoring requirements and expectations for both city staff and the organization being monitored will be clearly outlined within this Plan.

Additionally, the results of the Risk Assessments and Monitoring will assist the organizations in identifying ways to improve their capacity, efficiency, and service areas (markets), and to reduce their and the city's risks for any project.

In addition, many of the actions identified in this Action Plan will serve to improve Bend's institutional structure by encouraging the development of systems and processes that will enhance coordination with housing developers and service providers in the community, thereby improving the capacity of the city and other organizations to meet the community's needs.

Enhance coordination between agencies. The city recognizes the importance of coordination among the city and the community's housing and social service providers in meeting the community's priority needs. Many of the actions outlined in this Action Plan call for the city to coordinate with local housing and social service providers in the identification, documentation and mitigation of community needs. This will result in a more streamlined and effective service delivery system. In addition, the city has created a new CDBG/Housing Coordinator position to serve as a point of contact and to coordinate the city's role in addressing housing and community development needs. A CDBG & Housing Advisory Committee has also recently been established. The Committee – which is composed of housing developers, social service professionals, and individuals with experience in addressing housing and community development issues – will provide valuable expertise to city staff and the city council and will serve to enhance the coordination of service delivery in the broader community.

Measurable Goals and Objectives

The following table shows the goals that the City of Bend hopes to achieve in 2004-2005 through the implementation of the actions identified in this Action Plan, including the projects that will be funded with CDBG dollars and the other actions that will be undertaken by the city. The specific objectives listed in the table correspond with those listed in Exhibit VI-3 (HUD Table 2C) in Section VI of the City of Bend's 2004-2009 Consolidated Plan.

Goal #	Objective #	Specific Objectives	Performance Measure	2004-2005 Goals
Affordable Housing Objectives				
1	1	Aid in the production/rehabilitation/preservation of affordable housing	Units created	60
			Units rehabilitated	0
			Units preserved	0
1	2	Support homeownership for Bend's workforce through homebuyer assistance	Persons assisted	100
1	3	Limit projects that require permanent displacement or relocation of occupants	Projects requiring displacement	0
Infrastructure Needs				
2	1	Support infrastructure projects to aid in the development/preservation of affordable housing	Units created or preserved	0

2	2	Support infrastructure projects to aid in the creation of living wage jobs	Jobs created	0
2	3	Provide assistance to homeowners who are required to purchase water meters	Households assisted	500
Economic Development Activities				
3	1	Support infrastructure and property acquisition / rehabilitation projects to aid projects that result in the creation of living wage jobs	Jobs created (infrastructure)	0
			Jobs created (property acquisition / rehab)	0
3	2	Provide business assistance that results in the creation of living wage jobs	Jobs created	0
3	3	Ensure that economic development projects result in the creation of living wage jobs	System designed	N/A
Special Needs Services				
4	1	Support projects that tie services to affordable housing development and/or job creation	Persons served (affordable housing)	0
			Persons served (job creation)	0
4	2	Support services to special needs populations, especially those with the most urgent needs	Total persons served	300
			Persons served with substance abuse or mental illness	150
			Homeless families served	80
4	3	Ensure that programs utilize and do not duplicate existing services	System designed	System designed
Leveraging Allocation				
5	1,2,3	Analyze the value and feasibility of utilizing Section 108 funds	Completion of study	Study complete

Note: No proposals for CDBG funding were submitted in the Economic Development category, so the goals in that category are '0'. Likewise, the Bend City Council chose not to fund infrastructure projects with CDBG funds in 2004-2005, so the goals in that category for 2004-2005 are also '0'. However, the City is providing non-CDBG assistance to households required to purchase water meters.

Monitoring

The city's staff will monitor all projects by means of project site visits and through project reports provided by the organizations whose projects are funded by the city's CDBG funds. Specifically, the city's CDBG/Housing Coordinator will programmatically review the records of all sub-recipients. This review will include analysis of goals, objectives, client files where appropriate, accuracy of reports and supporting documentation. Any deficiencies noted will be reported to the organization in writing. The organization will be required to remedy the deficiencies and provide documentation of the remedy to the CDBG/Housing Coordinator in a timely manner. The city's

financial staff also will review and monitor sub-recipients' fiscal compliance with applicable guidelines and regulations.

In order to close out a project funded with CDBG funds, a final report, and an audit report, if applicable, will be required from the organization. The city will conduct an on-site monitoring visit and provide a final report to the organization.

The city will also obtain information on the number and categories of households served by HUD-assisted projects within its jurisdiction for inclusion in its annual performance report.

2004-2009 Action Plan Appendix

Resources

The following resources are expected to be available to the City of Bend and other agencies and organizations in Bend during the 2004-2005 CDBG Program Year to address the goals and objectives identified in the City of Bend's 2004-2009 Consolidated Plan.

Federal Funding Resources

The following federal funding programs are expected to be available to the **City of Bend** in 2004-2005 to address community needs identified in the City's 2004-2009 Consolidated Plan:

Community Development Block Grant (CDBG) Program. For the 2004-2005 CDBG Program Year, the City of Bend will be receiving approximately \$500,000 in CDBG funds. The intended use of these funds is described in the "Actions to be Undertaken" section of the City's 2004-2005 Action Plan.

CDBG Funds may be used in urban communities to address:

- Neighborhood revitalization
- Economic development
- Housing activities
- Provision of improved community facilities
- Prevention and elimination of slums or blight
- Activities aiding low- and moderate-income families

There is no match required for these funds.

Lead Hazard Control (LHC) Funding The City of Bend will likely be joining with the Oregon Department of Human Services to apply for Lead Hazard Control funding through the federal Department of Housing and Urban Development (HUD) in 2004. The program aims to reduce the exposure of young children to lead-based paint hazards in their homes through funding of community education programs, inspections and risk assessment, training on lead safe maintenance practices, and other activities.

The following federal funding programs are expected to be available to **other organizations and agencies** in Bend in 2004-2005 to address community needs identified in the City's 2004-2005 Consolidated Plan (*note*: federal funding that is administered through the State of Oregon is listed in the "Other Resources" section of this Appendix):

Section 8 Rental Voucher Program A HUD program that provides funding for rental assistance payments to private owners who lease their units to low-income families; administered through the Central Oregon Regional Housing Authority (CORHA).

Section 8 Moderate Rehabilitation Program A HUD program that provides funding for the provision of rental assistance in connection with the rehabilitation and operation of SRO dwellings; administered through CORHA.

Public Housing Development Program A HUD program that provides funding to local public housing authorities for the construction, acquisition and/or rehabilitation of affordable housing, as well as rental assistance and other supportive services.

Supportive Housing for the Elderly (Section 202) Program HUD program that provides funding to non-profit sponsors to finance the development of housing and supportive services for low-income seniors.

Supportive Housing for Persons with Disabilities (Section 811) Program HUD program that provides funding to non-profit sponsors for the development of group homes, independent living facilities and intermediate care facilities for persons with disabilities.

Comprehensive Grant Program A HUD program that provides funding to public housing authorities to correct physical and management deficiencies and keep their units safe and desirable places to live.

Surplus Housing for Use to Assist the Homeless A HUD-administered program that makes surplus federal properties available to non-profit organizations and government agencies for the purpose of assisting homeless individuals and families; the organizations/agencies must pay operating and repair costs.

Family Self-Sufficiency Program A HUD program that provides funding to public housing authorities to give participating families the skills and experience to enable them to obtain employment and develop independence and self-sufficiency; administered through the Central Oregon Regional Housing Authority.

Other Resources

The following non-federal public and private funding sources can reasonably be expected to be available to local organizations and agencies in 2004-2005 to address the community needs outlined in the City's 2004-2009 Consolidated Plan.

State Programs

The State of Oregon administers a variety of programs with federal "pass through" funds and state appropriated funds. The programs listed below are available to project sponsors in Bend to address priority housing and community development needs in Bend:

Housing Programs

Rental Housing Assistance Programs The State's *Low-Income Rental Housing Assistance Program* and HUD's *HOME Tenant-Based Rental Assistance Program* allocate funding to local public housing authorities and local public service agencies to provide rental assistance to very low-income households.

Home Ownership Programs The *Home Ownership Assistance Grant Program* provides state grant funds to non-profit organizations and local government entities for downpayment assistance, homeownership training and activities that foster homeownership for low-income families and individuals. The *Residential Loan Program*

(Single Family Mortgage Program) provides assistance to private lending institutions to provide below-market loans to low- and moderate-income first-time homebuyers.

Housing Development Programs HUD's *HOME Investment Partnerships Program* and the State's *Housing Development Grant ("Trust Fund") Program* are programs that provide funding in the form of loans or grants to local non-profits, for-profits, and government entities for the development and provision of affordable housing for low-income individuals and families.

Emergency Housing Shelter Programs The *Housing Stabilization Program*, the *Emergency Housing Account Program*, the *State Homeless Assistance Program*, the *Emergency Shelter Grant Program*, and the *Continuum of Care (Supportive Housing Grant Program)* allocate federal and state funds to local Community Action Agencies to provide emergency shelter, transitional housing services, and supportive services to households who are homeless or at risk of becoming homeless.

HELP Program A HUD program that provides funding to local non-profits, for-profits and government entities for the provision of decent, safe, and sanitary housing that is affordable to the homeless, victims of domestic violence, and farmworkers.

Housing Opportunities for People with AIDS (HOPWA) Program Allocates HUD grant funds to local agencies to address long-term housing and supportive services needs for persons with HIV/AIDS and their families.

Projects for Assistance to Transition from Homelessness (PATH) Grants Program A grant program through the US Department of Health and Human Services that provides funds to local agencies through state mental health departments to serve homeless persons who have serious mental illnesses, including those with concurrent substance abuse disorders.

Manufactured Home Park Purchase Program Provides technical and financial support to non-profit organizations to assist mobile home park residents with the purchase of mobile homes.

Low-Interest Loan and Tax Credit Programs

Elderly and Disabled Housing Loan Program A state-funded program that provides below-market interest rate permanent mortgage loans to for-profit, non-profit and government entity borrowers for construction or rehabilitation of housing for elderly and/or mentally and physically disabled persons.

Risk Sharing Program Multi-Family Rental Housing A partnership between HUD and Oregon Housing and Community Services to provide permanent first mortgage financing to non-profit, for-profit, or government entity borrowers for the construction or rehabilitation of affordable multi-family rental housing.

Pass-Through Revenue (Conduit) Bond Program Provides flexible financing options to fund the construction, rehabilitation or acquisition of affordable housing for low-income individuals and families.

Predevelopment Loan Program A partnership between Fannie Mae and Oregon Housing and Community Services to provide below-market financing and flexible terms to

non-profit, for-profit, and government entity borrowers for site acquisition and predevelopment costs related to the development of low-income multi-family rental housing.

Seed Money Advance Loan Program A state-sponsored revolving loan fund used to provide loans to for-profit and non-profit housing developers for predevelopment costs associated with the production of housing for low-income households.

Loan Guarantee Program Provides guarantees to lenders to assist in financing the construction or rehabilitation of housing for low-income families.

Tax Credit Programs The *Low-Income Housing Tax Credit Program* and the *Oregon Affordable Housing Tax Credit Program* are the federal and state tax credit programs that offer tax credits to for-profit and non-profit organizations as an incentive for the construction or rehabilitation of housing that is affordable to low-income households.

Other Programs

Community Services Block Grant Program Provides federal funds from the Department of Health and Human Services to public and private non-profit organizations for programs that alleviate the causes and effects of poverty and to assist low-income Oregonians achieve self-reliance.

Food Programs Various programs provide federal and state funds through the Oregon Food Bank to local agencies for the provision of food assistance to low-income families and individuals.

Energy and Weatherization Programs Various programs provide funding to local community organizations to assist low-income households with home utility costs and weatherization and energy conservation services.

Local Resources

In addition to local use of the federal and state programs identified above, other local resources that are available to address the goals and objectives outlined in the 2004-2009 Consolidated Plan include:

Low-income Rental Housing Tax Exemption. The City of Bend has recently adopted the provisions of the ORS 307.515 to 307.537 allowing exemptions from City property taxes for qualifying low-income rental housing projects. Under this program, property taxes are exempted for 20 years for rental housing projects that are affordable to residents earning 60% or less of area median income. If other taxing districts agree to allow tax exemption under the statute, projects may receive tax exemptions on their entire annual tax bill for the 20-year exemption period.

Planning and Building Fee Exemptions. The City of Bend has set aside \$50,000 for FY 2003/2004 to assist developers of affordable housing with fees charged by the City's Planning and Building Divisions. Developers of qualifying projects are eligible to receive up to a \$10,000 reduction in review, permitting, and other fees.

System Development Charge (SDC) Deferrals. The City of Bend has recently adopted a program allowing one-year, interest-free SDC deferrals for qualifying housing projects that are affordable to low- and moderate-income residents.

Expedited Permitting and Review Processing. The City of Bend offers expedited land use and building review processes for qualified affordable housing projects. Through this program, permitting and review processes are completed in as much as half the usual time, shortening financing periods and translating into a direct cost savings for developers of affordable housing.

Volunteer Labor. Area providers of affordable housing, economic development opportunities, and public services and facilities have been successful in utilizing volunteer labor in their work. It is anticipated that volunteer labor will continue to be an important resource for non-profits and other providers of services and facilities for Bend's low- and moderate-income populations.

Private Resources. Cash and materials have been contributed in the past by private businesses, corporations, and foundations to assist with economic development opportunities, access to affordable housing, and the delivery of services for low- and moderate-income Bend residents. It is expected that future contributions from private sources will continue to provide needed assistance.