

Program Overview

Completed by lmccconnell@housing-works.org on 6/25/2025 10:09 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

Program Overview



CITY OF BEND

CITY OF BEND
AFFORDABLE HOUSING DEVELOPMENT APPLICATION

City of Bend
710 NW Wall St.
Bend, Oregon 97703
(541) 323-8550
housing@bendoregon.gov

This section provides general information regarding the PRO Housing Fund (PRO), Affordable Housing Fund (AHF), and Community Development Block Grant Fund (CDBG) programs and the types of activities that are eligible for funding. For more detailed information on the program and the related eligible activities, please contact the City's Affordable Housing Program at housing@bendoregon.gov, or (541) 323-8550, or P.O. Box 431, 710 NW Wall Street, Bend, OR 97709, or visit the HUD website at www.hud.gov.

Objectives

In 2024, the City of Bend was awarded a \$5,000,000 in Pathways to Removing Obstacles to Housing (PRO Housing) grant from the U.S. Department of Housing and Urban Development (HUD). Approximately \$4,000,000 of the PRO Housing grant establishes the PRO Housing Fund. This Fund can be used for land acquisition, infrastructure, homebuyer assistance, new housing construction, and other housing-related costs through competitive RFP

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processes.

The PRO Housing Fund is intended to be offered in competitive application cycles along with annual Community Development Block Grant (CDBG) and Affordable Housing Fund (AHF) offerings. Applicants may choose to apply for any/all the funding sources, greatly amplifying the amount of funding available for affordable housing development. Funds will be targeted to developments with high feasibility of success, low risk, and near-term deadlines, who, without additional funding, will be unable to proceed in the near term. By offering the Fund to developers as loans, as opposed to grants, repayments of loans are refunneled into future application cycles, resulting in a long-term impact on the community's housing and community development needs.

Funding from these sources shall only be spent for affordable housing programs and projects evaluated pursuant to the priorities established through the City of Bend Consolidated Plan and administration of the affordable housing programs and projects. Any loan proceeds from this source shall be returned to the relevant fund.

Eligible Proposals

Funding from these sources must be targeted as housing opportunities for households at or below 100% of Area Median Income (AMI) for AHF funds, and at or below 80% for PRO Housing and CDBG funds.

Eligible Applicants

PRO Housing and CDBG eligible applicants are Certified Community Housing Development Organizations (CHDOs), government housing providers and qualified 501(c)(3) organizations.

AHF eligible applicants are property owners, private sector for-profit developers, certified CHDOs, government housing providers and qualified 501(c)(3) organizations.

Any such organizations currently under investigation regarding previously awarded federal, state, or local government funding are ineligible for assistance from the City of Bend's Affordable Housing Program

CDBG Proposals

Community Development Block Grant (CDBG) is authorized under Title 1 of the federal Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities through:

- The provision of decent housing,
- The provision of a suitable living environment, and
- The expansion of economic opportunities.

The Community Development Block Grant Program is administered at the federal level by the Department of Housing and Urban Development (HUD).

National Objectives

Federal regulations specify that all activities undertaken using CDBG funding must meet at least one of the following national objectives:

- Benefit to low-and moderate-income persons,
- Aid in the prevention or elimination of slums or blight, or
- Meet a need having a particular urgency.

HUD considers persons below 80% AMI low-income and persons at 80% AMI moderate-income. The three national objectives are summarized below:

1. Benefit to Low- and Moderate-Income Persons

Under this objective, CDBG-assisted activities must primarily benefit low- and moderate-income persons. The income thresholds for meeting the low- and moderate-income requirement are determined by HUD. Projects funded with CDBG dollars must either:

- benefit all of the residents of a particular area, where at least 51% of the residents are low- and moderate-income,
- benefit specific populations (e.g., homeless persons, elderly persons, or persons living with HIV/AIDS), as long as 51% of those served are low- or moderate-income,
- provide or improve permanent residential structures for low- and moderate-income persons, or
- create or retain permanent jobs, at least 51% of which will be made available to or held by low- and moderate-income persons.

2. Elimination of Slum and Blight

Under this objective, CDBG-assisted activities must help to prevent or eliminate slums and blighted conditions. These activities must either:

- prevent or eliminate slums or blight in a designated area in which slums or blighted or deteriorating conditions exist,
- prevent or eliminate slums or blight on a spot basis in an area not located in a slum or blighted area, in cases where a specific condition is detrimental to public health and safety, or
- be in an urban renewal area.

3. Urgent Need

The Urgent Need category is designed only for activities that alleviate emergency conditions of recent origin that pose a serious and immediate threat to the health or welfare of the community, and for which no other sources of funding are available. An example of an eligible project under this category would be a major flood that causes serious damage to buildings and infrastructure, thereby threatening the safety of occupants or nearby residents.

Basic CDBG Eligible Activities

In order to meet local needs within the national objectives, the CDBG Program provides a great deal of flexibility in the eligible uses of CDBG funds. According to federal CDBG regulations outlined in 24 CFR 570, the basic eligible activities include a variety of uses.

Eligible Activities Under PRO Housing, AHF Funds

The PRO Housing and AHF funds can support eligible activities to include a variety of uses such as homeownership activities, rental housing activities and special needs housing including, but not limited to:

- Acquisition of real property by purchase
- Construction, reconstruction, and rehabilitation of housing
- Direct homeownership assistance to low- or moderate-income households
- Construction and permanent financing of both rental and homeownership projects
- Rehabilitation and Preservation - rehabilitation of privately owned buildings or low-income public housing

Ineligible Activities

In general, activities that are not specifically identified as eligible are considered to be ineligible. The following activities are specifically identified as activities that are not eligible for the PRO Housing, AHF, and CDBG funds. Please contact the City's Housing Division Manager or Affordable Housing Coordinator for more information on ineligible activities.

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- General government expenses
- Political activities
- Purchase of construction equipment, fire protection equipment, furnishings and personal properties
- Operating and maintenance expenses
- Income payments

2025 Income Limits

Initial tenants or homeowners of AHF assisted units must have an annual household income which does not exceed 100% of the area median income for the City of Bend (adjusted for family size) and initial homeowners and tenants of PRO Housing and CDBG assisted units must have an annual household which does not exceed 80% of the area median income for the City of Bend (adjusted for family size).

HUD Income limits are effective July 1, 2025.

Persons Per Household	1	2	3	4	5	6	7	8
Area Median Income (AMI)	\$80,000	\$91,400	\$102,850	\$114,300	\$123,400	\$132,550	\$141,700	\$150,850
Moderate Income (80% AMI)	\$64,050	\$73,200	\$82,350	\$91,450	\$98,800	\$106,100	\$113,400	\$120,750
(60% AMI)	\$48,000	\$54,850	\$61,700	\$68,550	\$74,050	\$79,550	\$85,000	\$90,500
Low Income (50% AMI)	\$40,000	\$45,750	\$51,400	\$57,150	\$61,750	\$66,300	\$70,900	\$75,450
Extremely Low Income (30% AMI)	\$24,050	\$27,450	\$30,900	\$34,300	\$37,050	\$39,800	\$42,550	\$45,300

Rent Limits

At the time of this application opening, OHCS 2025 Rent Limits for HOME Projects were not yet posted. For updated figures when available, please refer to <https://www.oregon.gov/ohcs/compliance-monitoring/pages/rent-income-limits.aspx>.

For reference, HUD's 2025 HOME rent limits for Bend, effective June 1, 2025, are listed below.

Rent Limits	0 Bedrooms	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Fair Market	\$1285	\$1318	\$1667	\$2336	\$2799	\$3219
Low Rent Limit	\$1000	\$1071	\$1285	\$1486	\$1657	\$1829
High Rent Limit	\$1281	\$1318	\$1651	\$1898	\$2098	\$2296

Please review the following documents regarding the City of Bend Affordable Housing Development Program:

[Affordable Housing Development Program](#)

[City of Bend Policy - Loans and Grants](#)

[504 Self-Evaluation Checklist](#)



I have downloaded and read the above documents.

A. Applicant Information

Completed by lmcconnell@housing-works.org on 6/25/2025 9:19 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Housing Works

A.2. Organization Address

405 SW 6th Street

A.3. Executive Director Full Name

Lynne McConnell

A.4. Executive Director Email Address

lmcconnell@housing-works.org

PROJECT INFORMATION

A.5. Project Name

85 SWC

A.6. Project Location

85 SW Columbia St., Bend

CONTACT PERSON INFORMATION

A.7. Contact Full Name

Lynne McConnell

A.8. Contact Title

85

A.9. Contact Address

405 SW 6th Street

A.10. Contact Phone Number

541-923-1018

A.11. Contact Email Address

lmcconnell@housing-works.org

A.12. Board President Name

Laura Craska Cooper

A.13. Board President Email Address

lcooper@brixlaw.com

B. Organization Information

Completed by lmconnell@housing-works.org on 6/25/2025 9:23 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

B. Organization Information

Please provide the following information about your organization:

B.1. What is the organization's background, mission, and service history:

85 SWC LLC will be the single purpose entity created by Housing Works for the purpose of developing these urban apartments using low-income housing tax credits. Housing Works is the leading affordable housing provider in the Central Oregon region, serving Crook, Deschutes, and Jefferson counties. Housing Works is the local Housing Authority and was formed by the three counties to serve the housing needs of Central Oregon residents. Since its inception in 1977, Housing Works has provided housing services to thousands of low-income families in an effort to move them above the poverty line. Housing Works follows the mission, "Fostering Dignity through Housing," through an emphasis on providing a variety of housing programs and related services to workforce and low-income households. Currently, Housing Works serves approximately 1,500 households through affordable housing partnerships, grant funding, and Federal contracts, and an additional 2,600 as tenants in our properties. Housing Works has been developing affordable housing since 1984 and today is working hard to increase the stock of affordable housing that is desperately needed in the region. Innovative public/private partnerships have made it possible for the Housing Works team to vigorously pursue and leverage local, state and federal resources to provide a dedicated supply of affordable housing in addition to resident programs and opportunities for the communities of Central Oregon. Our properties serve individuals and families earning predominantly 60% or less than Area Median Income, with an inventory of over 1,400 units. As the largest owner of affordable housing in Central Oregon, approximately 1% of the region's population lives in our properties. Housing Works' communities are located throughout Central Oregon, each offering unique amenities and opportunities to its residents. We are a successful mission-based organization seeking to add to and support our community through housing.

B.2. Provide a brief description of the organization's financial stability as it pertains to the organization's capacity to successfully complete the project, including a brief financial history and primary funding sources. The City may request copies of the organization's financial audit or review for the last two years.

Housing Works has demonstrated financial strength and stability for the last 40 years. This financial integrity includes 40 years of fiduciary responsibility and the successful administration of federal programs including CDBG, HOME, Housing Choice Vouchers, Neighborhood Stabilization Program, and others. Housing Works is the largest developer of affordable housing in the Central Oregon region over the past decade and has the staff experience and financial capital to successfully complete 85 SWC. This development will be financed primarily with 9% LIHTC or State LIFT. In the last 8 years, Housing Works has completed 525 new construction units at 14 project sites and has recapitalized/rehabbed 278 units at 7 project sites. Nearly all of this development work involved equal or more complex developments with similar or larger development teams. We are well respected for managing Federal and private funds, and have deep relationships with funding partners based on our stewardship of resources and efficiency.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
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Keith Wooden	Real Estate Director	26 years in affordable housing	.2
Lynne McConnell	Executive Director	12+ years in housing, law, and community development	.05
Marat Saks	Chief Financial Officer	25 years in finance, accounting, and law	.05
			0

C. Project Description

Completed by lmccconnell@housing-works.org on 6/25/2025 9:57 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

C. Project Description

Please provide a brief description of the following:

C.1. Total amount requested:

\$3,775,000.00

C.2. In one or two sentences, describe what the requested funds will be used for.

Acquisition, infrastructure, and soft costs to prepare a shovel ready site.

C.3. Total number of units to be developed:

59

C.4. Number of accessible units:

8

C.5. Number of Affordable Units:

59

C.6. Number of market rate units:

0

C.7. Describe the need or problem your project will address.

The City of Bend is in a housing crisis. While Bend has done a tremendous job with creating housing compared to its peers, the City is still only 8% of the way to meeting its "regulated housing" (affordable housing) targets according to the State's OHNA data. Within the OHNA planning cycle, Bend will need to create over 7000 affordable units to keep up with demand. This development helps chip away at that need. Low income households are finding it increasingly difficult to find and retain stable housing. Rising rents force many individuals to make difficult choices between food, health and housing on a daily basis, often times resulting in homelessness. Additionally, the need for accessible housing for those with disabilities is significant. 85 SWC will provide a minimum of 8 accessible units. Location is critical to our lowest income residents who frequently have unreliable transportation. Uniquely, this property is blocks from medical care, grocery, childcare, and other services. Very few affordable homes exist in the inner West side. This area is largely off limits to lower income community members currently. Research has shown that development of affordable housing in areas of opportunity, combined with supportive services, changes the trajectories of children in a myriad of ways from economic and social outcomes to life expectancy and health. 85 SWC will help overcome potentially inequitable growth patterns by placing affordable housing within a desirable, amenity-rich opportunity area. Housing Works is excited about this development because we believe it embodies our mission to Foster Dignity through Housing, by providing affordability in a high-wealth area rich with amenities, services, and employment.

C.8. Describe how your project will address the identified need or problem, including project background, project

objectives, services to be provided by the project, the populations or areas to be served, and how the Affordable Housing Development assistance will be used.

In response to this overwhelming need, Housing Works is proposing a 59 unit affordable community in the heart of Bend. This community will not only help alleviate the need for affordable housing, but will also ensure that the development of this needed housing is provided equitably and efficiently. Housing Works' mission is to Foster Dignity Through Housing and this development helps us further our mission. Objectives and Populations Served: The 85 SWC proposal specifically addresses two of the City's highest identified priorities: 1) increase the supply of affordable rental housing that is available to very low and extremely low income households; and 2) land acquisition and infrastructure development. The City of Bend affordable housing funding will be used for three purposes: 1. Land acquisition of approximately 1.5 acres at 85 SW Columbia St. 2. Public infrastructure improvement through development of Commerce Ave adjacent to the site, which will be conveyed to the City at completion, and 3. Soft costs/ pre-development funds to ensure that the parcel is development ready and will qualify for State construction funding ASAP. The City of Bend funds will be leveraged with 9% LIHTC to increase the supply of affordable housing for our most vulnerable citizens. By using a 60-year land use covenant, 85 SWC will offer 59 apartments to households earning less than 50% of AMI ensuring long-term affordability. The 50% AMI restriction provides rents that are nearly half of what current market rents are in Bend and will ensure that these apartments serve some of our neediest community members. Finally, we intend to help Bend pursue equity through housing by providing opportunity. We will provide more than twice what is code recommended for ADA units - 8. This proposal, when fully funded, will ensure efficient delivery of affordable housing in a high income census tract.

C.9. Describe how your project will address the identified need or problem in a way or to a degree not already being achieved in the community. Please identify any other similar programs or projects and how your project will add to or improve upon existing services.

Patterns of density in certain areas of Bend exist, where affordable housing can be challenging to find in other areas. There are currently very few, if any, affordable housing developments between the river and Century/ 14th Street on the West side. Finding a path to finance affordable homes in this area is extraordinarily challenging and will not happen without intentional support from the City. The census tract in which this development will occur (14) is one of the higher income tracts in Bend, and according to the 2024 Analysis of Impediments to Fair Housing, had a 21% decrease in poverty in just 5 years between reports. This indicates that the area is rapidly gentrifying and new opportunities for our lowest income residents are not being created without deliberate effort. The 14th Street corridor has a thriving commercial and retail sector, driven in part by walkability and the proximity to very high income earners. This development will allow employees at these various retail, restaurant, and services establishments the opportunity to live close to work, and provide economic development support by locating a workforce adjacent to retail and service jobs. Housing Works has an extensive network of service providers at all levels of need. We are consistently working to build and expand our network, and expect to add staff in house over the next year. We have recently piloted a "PSH Lite" program which supports residents at several of our properties by providing case managers on site. This pilot is intended to keep seniors housed through connections with and referrals to providers, and outcomes are being studied by OHSU. Other partners with whom we have worked and will work include Cornerstone Community Housing, Thrive Central Oregon, FUSE, Latino Community Association, and others. This is the opportunity to provide homes for our most vulnerable residents in one of the most vibrant areas of Bend.

C.10. Describe the ways in which your project will have a long-term impact on the need or problem being addressed.

Stable housing increases household educational outcomes, health outcomes, and employment outcomes. Providing a dignified home with proximity to great schools, employment, exceptional recreation opportunities will have significant effects for our residents. The Oregon Health Authority has documented the benefits of stable housing for homeless and at risk of homelessness households. Because homelessness is a major social determinant of health, numerous studies have demonstrated significant savings in emergency medical and criminal justice system costs to local communities that

can be achieved with the development of affordable housing. Housing Works develops communities with the goal of permanent affordability. As the region's housing authority, we are mission-driven and provide exceptionally low rents-- typically 20% or more below the Maximum Rent Limit ceiling. We strive to provide dignity through the most needed housing in each community-- housing for those with intellectual and developmental disabilities, domestic violence survivors, seniors, those transitioning from houselessness, and more. By financing this development for 50% AMI, we are further reducing the financial challenges for our future residents. Our reputation is built on quickly delivering dignified housing at low cost. 85 SWC will provide an anchor for Bend on the West side, demonstrating Bend's commitment to equity in affordability.

C.11. Describe your organization's plan for evaluating the progress of the project toward addressing the identified need or problem.

Housing Works is the largest producer and owner of affordable housing in the region and will continue to build high-quality, low cost housing for our communities until we are no longer needed. 85 SWC is part of the solution to a large problem. Part of our work involves being a partner to local governments in determining needs and associated barriers, as well as determining the best ways to provide for our region's residents. We are a quasi-governmental arm of government, helping partner with governments in the region to alleviate housing need. Housing Works has extensive experience ensuring delivery of promised facilities. Our next community completion, College View Apartments, is slated to be delivered earlier than projected, at less cost, despite a very challenging site. This is a great example of our skill in ensuring quality development is progressing as promised.

C.12. Please indicate the time period that the project will remain affordable and how your organization plans to ensure that the project remains affordable for the specified time period:

The State funding that will be needed to fully construct the development will require an affordability covenant that will run with the land and building for a term of 60 years. This land use restriction will ensure that rents remain below the affordability limits for households at 50% of Area Median Income. The funding sources offered by the State of Oregon have significant ongoing compliance requirements which state officials monitor throughout the life of the project. Housing Works strives for permanent affordability, and expects to recapitalize buildings at the end of the affordability term to preserve them for as long as possible. We regularly reinvest and improve our communities with the vision of our role as long term stewards of our community.

C.13. Describe your organization's collaborations with other agencies, including those that serve protected classes under the Fair Housing Act. Briefly explain your organization's history with these agencies, including any measurable outcomes in the last 12 months. What are your expected outcomes for this project?

Disability is the top fair housing complaint in the region, and Housing Works has created partnerships in each of our communities to help address this common concern. One example of a measurable outcome includes a long relationship with Cascade Community Development (CCD) serving IDD populations. Because of our long standing relationship and reputation for excellent shepherding of the properties in which IDD populations live, CCD intends to transfer their remaining properties to Housing Works to ensure long term stewardship. Our stated outcome for 2025 is to take ownership of these CCD properties to expand the affect we can have on the IDD populations within Bend. CCD and RASCL are partners to Housing Works, and help us serve some of our IDD-focused properties for many years. We also have agreements with Full Access High Desert, DCBS, Pfeiffer & Associates, Best Care, Mosaic, and others to best serve those with varying disabilities. Housing Works believes in equity for all protected classes. We have a services agreement with Latino Community Association for navigation services and application assistance for our potential tenants and voucher holders. We work directly with LCA staff, on fee for service contract basis, to ensure their network has ready access to the resources and homes we are able to provide, as well as all materials available in Spanish. We expect to continue our contract with LCA for the 85 SWC community. 85 SWC is intended to be a community for our most vulnerable including those needing ADA units and/or special services.

C.14. If your project will include accessible units, please describe the planned design elements for accessibility, and reference industry design standards you plan to use. Describe how your organization will market the units.

The 85 SWC development will include 8 units specifically designed to meet accessibility requirements for the physically disabled with all units meeting adaptable and visitable standards. This is more than twice the required code amount. As a building that has an elevator with corridors to the units, accessibility will be available not only on the ground floor but on any of the floors. The site will meet slope and approach standards for common amenities and with the improvements proposed for SE Commerce Ave, there will be good connectivity to the public connections along Columbia Street.

Regarding the marking of the accessible units, the property manager follows a very formal intake process when the property is ready for occupancy. This includes marketing materials specific to the accessible units where a preference is set up for those needing these specialized units. When one of these accessible units becomes available, those who have selected the need for this type of unit get them ahead of the general population. Finally, this amenity and services rich location provides a different type of accessibility for our future residents. With nearby access to transit and transportation options, paved paths and accessible park facilities, and a myriad of medical and other services, our residents will benefit.

D. Property and Project Information

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

Completed by lmconnell@housing-works.org on 6/25/2025 9:58 AM

D. Property and Project Information

Please provide the following information.

D.1. Describe the proposed site Include information on any improvements (infrastructure, grading, etc.) and the existence of commercial or residential structures. If building(s) are occupied, include information on the type of occupants (including relationship to the seller or other entities) and the number of occupants. For vacant parcels, include information on any known critical habitats, wetlands, rivers/streams immediately on or adjacent to the property. For previously developed sites, include information on known historic significance (or construction 50 years or older) on OR adjacent to the property.

The site is currently level and vacant with disturbed ground. There are no structures on the property currently. It sits level with SW Columbia Street. Commerce Ave. will need to be finished per City of Bend, and funds to complete this are part of this application. Housing Works intends to complete SW Commerce along the property frontage as part of this development, providing additional connectivity in a busy area of Bend. Bend staff believe sewer and water are proximate to the site in SW Columbia. Further due diligence will determine if the utilities need to be extended in any way. Because this site is zoned for mixed use and in the middle of the City, it is unlikely to include critical habitats, wetlands, or other environmental review concerns. This property does not appear on any wetlands map or registry. A Phase 1 environmental assessment will be completed as part of due diligence.

D.2. Property Legal Description

See attachment.

D.3. Site Condition

Vacant (previously disturbed)

D.4. Current Property Owner

Nosler, Inc.

D.5. Parcel Size (Acres)

1.45

D.6. Site Control Status

Under Contract/Option to Purchase

If Under Contract/Option to Purchase enter expiration date:

06/17/2026

If Leased, enter expiration date:

D.7. Site zoning

Mixed use - SB 8 for residential

Upload supporting documentation



Property Legal Description

Columbia Legal Description.pdf



Map of Project Location

Map of 85 SW Columbia.pptx



Evidence of Site Control

Nosler Investments LLC-CORHA 85 Columbia Bend PSA.pdf

Nosler-CORHA Columbia Bend Buyer Counter Offer (1).pdf



Property Appraisal

***No files uploaded*

Notes – additional information

Housing Works is proposing 59 units at a minimum. We are also working to gain additional access to parking in the area, which would allow us to add two additional floors to over 80 units. However, we have not yet secured a parking arrangement and cannot promise more than 59 units at this time. We own our communities in perpetuity and build for our residents' near and long term needs. We seek to provide a 1:1 ratio of parking to doors at a minimum as this has been shown to be needed by our residents.

ZONING AND SITE PLAN STATUS

D.8. Is the present zoning conforming?

Yes

D.9. Is the site plan for your project approved?

No

Provide an estimated date of approval.

01/02/2026

SERVICES TO SITE

Indicate if the following utilities and infrastructure are in place to service the project site.

D.10. Street access

Yes

D.11. Gas

No

Provide an expected completion date OR an explanation if not anticipated

n/a, not needed

D.12. Electric

Yes

D.13. Water

Yes

D.14. Sanitary sewer

Yes

D.15. Storm sewer

Yes

E. Work Program

Completed by lmcconnell@housing-works.org on 6/25/2025 10:01 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

08/15/2025

E.2. Anticipated Completion Date:

11/01/2027

E.3. List of Task(s) Needed for Project

Task	Start Date	End Date
Environmental Review	08/15/2025	01/09/2026
Infrastructure Design	09/01/2025	10/01/2025
Infrastructure Permitting	10/01/2025	01/12/2026
Building Design	09/01/2025	02/02/2026
Building Permitting	02/02/2026	06/01/2026
Site Acquisition, immediately after Environmental Review is complete	01/12/2026	01/12/2026
Infrastructure Buildout	02/02/2026	06/15/2026
Building Construction	08/03/2026	11/01/2027
Completion and lease up	11/01/2027	M/d/yyyy

NOTE: If funded, staff will work with you to set benchmarks for your project. Failure to meet these benchmarks could mean a reduction in funding during current or future years.

F. Project Benefit

Completed by lmcconnell@housing-works.org on 6/25/2025 10:01 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

F. Project Benefit

Please provide a brief description of the following:

F.1. Estimate of the total number of households to be served by the project.

59

F.2. Estimate the number of households to be served, by income level.

<30% AMI	31-50% AMI	51-80% AMI	>81% AMI
	59		

F.3. Estimate the number of households to be served, if known.

Elderly (aged 62+)	Persons with Disabilities	Female Head of Household	Veterans

G. Financial Information

Completed by lmcconnell@housing-works.org on 6/25/2025 10:05 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

G. Financial Information

Please also provide the following financial information:

G.1. A detailed line-item budget describing the total project cost and operating income and expenses, including consideration of inflationary factors, maintenance costs, potential relocation costs, and increased insurance costs associated with the project.



Budget Form *Required

85 SWC- Budget Form.xlsx

G.2. Describe the assumptions used to determine the total project cost and the operating budget, including the sources consulted and how costs were determined.

Housing Works ("Sponsor") is an active and experienced affordable housing developer with two projects in Bend currently under construction and 34 properties in operation in the Central Oregon region. The 85 SWC budget was created through a detailed underwriting process that utilized input from professional consultants, general contractors, city officials, lenders and equity providers. In addition, the sponsor has completed construction of hundreds of units in the past few years including a nearly identically sized development with similar building design and understands costs related to the proposed development in Bend. For operational costs, the sponsor has a portfolio of over 1,400 units in the region and has analyzed several comparable multifamily properties both in and outside of the sponsor's portfolio to achieve reliable operating costs for the 85 SWC development including 8 affordable developments within the city. Expenses are set in the pro forma at a 3% yearly escalator. Housing Works strives to provide the lowest rents possible while providing for ongoing community expenses. 85 SWC will have a rent limit set to be affordable to those at 50% of Area Median Income. Additionally, Housing Works does not maximize the rent potential within that income range. For instance, if rents for 60% AMI in Deschutes County are \$943 and \$1143 based on bedroom count, Housing Works expects to charge no more than \$753 and \$898, respectively. Intentional effort to drive rents down while still providing exceptional housing benefits our tenants and the community they support. Our knowledge and experience has shown us this will be a feasible and efficient development. Housing Works is excited for this community to be developed. We will contribute \$500,000 of our own funds to help support the overall cost. Housing Works would be pleased to accept any form of funding the City has available that will work for our project uses: AHF, PRO Housing, or CDBG.

G.3 Briefly describe your organization's plan for funding the project after the first year, if applicable.

Housing Works intends that this community is placed in to the State of Oregon's ORCA process almost immediately after receipt of award. The State only allows developers two projects in application stage at once, no matter where in the State those projects are planned. The AHF funds and the PRO Housing funds will only be used for the acquisition, design, and construction of offsite infrastructure components of the affordable housing development. We intend to use any Federal funds for acquisition, and utilize the City AHF for required infrastructure construction and soft costs. This will allow for efficient use of Federal funds. Construction of the affordable housing on the project site will be financed through Low Income Housing Tax Credits and other related resources. Because OHCS requires projects to be shovel

ready, the soft costs in this application will help us prepare the parcel to be ready for funding in the OHCS ORCA. Once constructed, 85 SWC Apartments will operate using rental income from the affordable units as described in the operating budget. The operating income services primary debt and all expenses, including required reserves.

G.4. Explain your organization's ability to proceed with the project without your requested Affordable Housing Development assistance, or with an award less than your requested amount.

The requested funding from the City of Bend is a critical step in securing the entirety of funding for the project. Securing funding for the acquisition, design, and offsite improvements creates what is called a shovel-ready project and is a key component to secure funding from the State's housing finance agency for the residential building. An award that is substantially lower than the requested amount will prevent Housing Works from moving forward with the project.

G.5. For construction projects, please provide a detailed pro forma



Detailed Pro Forma

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G.6. For homeownership projects, please provide potential or confirmed mortgage lenders that will be able to access financing for purchase of proposed housing units. Please provide evidence information of penitential mortgage financing for the homebuyer. Evidence being lender information, loan program/s, financial structure (i.e. down payment/terms).

G.7. Please provide any interest rate or loan terms that vary from the [City of Bend Policy - Loans and Grants](#) and would be necessary for the implementation of the proposal. All proposals will have loan terms applied.

In order to develop in a high-cost area, Housing Works can only repay a portion of the City's funds through standard terms. To demonstrate commitment, Housing Works will dedicate \$500,000 in our own reserves to this development. The Housing Works Board has already approved this commitment. We would like to secure \$1,000,000 in loan from the City for acquisition of the property, under standard City of Bend loan terms for acquisition. The remaining \$2,500,000 we ask is in the form of forgivable loan. This portion of the City funding will provide for additional acquisition costs, design, and full construction of public infrastructure to City standards for Commerce Ave. Housing Works is unable to develop a community in a high-wealth area such as this without a portion of the award being a forgivable loan.

G.8. PRO Housing Funds Requested

\$2,275,000.00

G.9. AHF Funds Requested

\$1,500,000.00

G.10 CDBG Funds Requested

\$0.00

G.11. Leveraged Funds

\$25,000,000.00

H. Budget

Completed by lmconnell@housing-works.org on 6/25/2025 10:06 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

H. Budget

Please provide the following information.

H.1. Project Budget

Project Activities	Pro Funds Requests	AHF Funds Requested	CDBG Funds Requested	Other Public Funds	Private Funds	Activity Total
Acquisition, design, infrastructure	\$2,275,000.00	\$1,500,000.00	\$0.00	\$8,437,301.00	\$12,899,180.00	\$25,111,481.00
TOTAL	\$2,275,000.00	\$1,500,000.00	\$0.00			\$25,111,481.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
TOTAL		\$0.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Housing Works	Leverage for Acquisition/construction	\$500,000.00	Secured
TOTAL		\$500,000.00	

H.4. Funding Documentation



Funding Documentation - Letters of funding commitment from sources

***No files uploaded*

I. Project Feasibility and Readiness

Completed by lmcconnell@housing-works.org on 6/25/2025 10:07 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

I. Project Feasibility and Readiness

Please provide the following information regarding project feasibility and readiness:

I.1 Describe your organization's administrative capacity to complete the project, including its experience in implementing and managing activities similar to the proposed project. If capacity is achieved through partnerships with or utilization of other organizations or agencies, describe the nature and status of these partnerships.

Housing Works is one of the most experienced affordable housing developers and operators in the State of Oregon with almost twenty years of experience in developing and operating LIHTC housing. With 30 properties in operation, and over 1,400 units, Housing Works is the largest affordable rental housing operator in Central Oregon. Housing Works is known for the quality and upkeep of its portfolio and partnering with experienced players in development and management. Most important, Housing Works is about the mission of providing more than just housing to the residents of its properties. Housing Works provides extensive services to its resident populations both directly and through service partners such as Mosaic Medical, OSU Extension Services, Cornerstone Community Housing, Thrive Central Oregon, and the Boys and Girls Club. Housing Works leads the affordable housing market in Central Oregon and has been an active player in the development and operations of affordable housing since its inception in 1977. We are known for our competence, efficiency, and teamwork. Our aim is to deliver this community quickly. Our strategy to move quickly is to utilize federal funding for the site acquisition, and use the City funding for overall design and construction of the road. Our most recent communities in Bend include Cleveland Commons - 33 PSH units - completed January 2025; College View Apartments - 60 units - slated to open (early!) July, 2025; and Nine Peaks - 50 units - under construction with estimated completion August, 2026.

I.2. If applicable, describe your neighborhood and/or community support for the project. Attach letters of support or other evidence of neighborhood/community support.

Neighborhood outreach will begin upon award of funding necessary to acquire the property at 85 SW Columbia.

Attach Letters of Support



Evidence of Neighborhood/Community Support

Mosaic LOS Housing Works.pdf

HWorks support letter re Columbia Ave.pdf

I.3. Describe your organization's readiness to proceed with the project. For example, is staff currently available to work on the project, or is the organization ready to proceed with hiring staff?

With its experienced and long tenured staff, Housing Works has developed over 1,400 affordable housing units since its founding in the late 1970's, with the vast majority of those units developed over the last 15 years. Our development projects have utilized virtually every source of financing for affordable housing available within the State of Oregon, including both 4% and 9% Low Income Housing Tax Credits, the LIFT program, HOME funding, GHAP and CDBG. Our developments have included mixed-use developments and developments set aside for special populations. The Housing

Works development team has been able to execute projects throughout the business cycle, adjusting to both inflationary as well as recessionary development environments. Housing Works has long-established relationships with both equity investors as well as lenders, and has a long successful working relationship with OHCS staff and the Department of Housing and Urban Development. Importantly, Housing Works has never had a project failure and has never had to abandon a development project after receiving funding commitments from the State. The Housing Works staff has managed development projects of a broad scope - from smaller 6-unit garden apartments to large, 90-unit, three-story garden properties to mid-rise, mixed-use buildings with complex building structures, with retail and housing over subterranean parking, home ownership, to rehabs of multifamily properties, with a financial range from \$3 million to \$25 million. Housing Works manages all construction with in-house staff that has a depth in construction expertise with hands-on oversight of the contractors and building process. In addition to our own affordable communities and the child care or medical centers we have created in partnership, we are contracting to help other affordable developers with limited capacity complete their developments in our region. Staff are available to begin this development immediately upon project award.

I.4. Describe any land use processes (such as a zone change or a conditional use permit) the project will require and what steps, if any, have been taken to address these issues.

This type of development is permitted on this site without additional land use.

I.5. For PRO Housing and CDBG applicants, describe your organization's familiarity with meeting federal requirements, and/or the organizations plan for ensuring that these requirements are satisfied.

Our team may be second only to the City of Bend's own staff in familiarity with meeting Federal and City requirements, and ensuring these requirements are satisfied. Housing Works is in good standing with the City after receipt of many awards of CDBG and AHF funding. In addition, staff have overseen programs relating to each of the possible funding sources being awarded currently. Housing Works is considered a High-Performing Housing Authority by HUD, due in part to excellent management of Federal funds.

I.6. Estimated date that all funds will be spent.

06/15/2026

I.7. Estimated date that units will be occupied.

11/01/2027

J. Required Documents

Completed by lmconnell@housing-works.org on 6/25/2025 10:08 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

J. Required Documents

Please provide the following information.

Please download, complete, and upload the document (s) below:

- [504 Self-Evaluation Checklist](#)

Documentation



504 Self-Evaluation Checklist

504 Self-Certification-Columbia TBD LLC.docx



Affirmatively Furthering Fair Housing Statement and Marketing Plan

***No files uploaded*



Proof of Non-Profit or Governmental Status

HW Federal Tax Status.pdf

TaxExemptionOp(1).pdf



Status of Oregon Business Registry Printout

Business Registry Business Name Search.pdf



Unique Entity Identifier (UEI) Number

***No files uploaded*



Map of Project Location

Map of 85 SW Columbia.pptx



Equity and Inclusion Policy

Housing Works Commitment to Equity.docx

Submit

Completed by lmcconnell@housing-works.org on 6/25/2025 10:10 AM

Case Id: 30356

Name: Housing Works - 2025

Address: *No Address Assigned

Submit

Once an application is submitted, it can only be "Re-opened" by an Administrator. Also note: please check your Spam email folder if you have not received any emails from Neighborly.

☒ The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining funding under the City's Affordable Housing Development Program.

☒ I understand that U.S.C. Title 18, Sec. 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious or fraudulent statements or representation, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."

☒ I certify that the application information provided is true and complete to the best of my/our knowledge.

☒ I agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided, except as exempted pursuant to law, are a matter of public record.

☒ I further grant permission and authorize any bank, employer, or other public or private organization to disclose information deemed necessary to complete this application.

Authorized Signature

Lynne McConnell

Electronically signed by lmcconnell@housing-works.org on 6/25/2025 10:09 AM

85 SWC- Budget Form

Sources

9% LIHTC equity	8,199,180
HOME loan	7,637,301
GHAP funds	800,000
City of Bend Affordable Housing Funds	1,000,000
City of Bend Pro Housing Funds	2,775,000
Permanent loan	4,000,000
Deferred development fee	700,000
<i>Total Sources</i>	25,111,481

Uses

Acquisition	2,600,000
Construction Costs	17,899,021
Land use, Permits and SDCs	857,700
consultant costs/insurance	938,530
Financing Costs	612,500
construction interest	711,572
Developer Fee	1,200,000
Operating/Debt Service Reserve	292,158
<i>Total Uses</i>	25,111,481

Surplus (Deficit)	-
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85 SW Columbia Street, Bend, Oregon
1.45 Acres on Bend's West Side



THE CURRENT
202 UNITS
MIXED USE

OSU CASCADES

THE PAVILION

THE HIXON
203 UNITS
MIXED USE

MT BACHELOR PARK & RIDE

