

## Program Overview

Completed by wse@emmonsdesign.com on 6/24/2025 1:53 PM

Case Id: 30362

Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

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### Program Overview

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# 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](mailto: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](mailto: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](http://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 processes.

Printed By: Mellissa Kamanya on 6/25/2025

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 wse@emmonsdesign.com on 6/24/2025 1:57 PM

Case Id: 30362

Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

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### A. Applicant Information

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Please provide the following information.

#### ORGANIZATION INFORMATION

**A.1. Organization Name**

Urban Asset Advisors

**A.2. Organization Address**

1346 NW Elgin Ave, Bend, OR

**A.3. Executive Director Full Name**

Tim O'Brien

**A.4. Executive Director Email Address**

tim@uaapdx.com

#### PROJECT INFORMATION

**A.5. Project Name**

Hill Street Apartments

**A.6. Project Location**

828 NW Hill St., Bend, OR 97703

#### CONTACT PERSON INFORMATION

**A.7. Contact Full Name**

Tim O'Brien

**A.8. Contact Title**

CEO

**A.9. Contact Address**

1346 NW Elgin Ave, Bend, OR

**A.10. Contact Phone Number**

(503) 445-7557

**A.11. Contact Email Address**

tim@uaapdx.com

**A.12. Board President Name**

N/A

**A.13. Board President Email Address**

N/A

## B. Organization Information

Completed by wse@emmonsdesign.com on 6/24/2025 2:25 PM

Case Id: 30362

Name: Urban Asset Advisors - 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:

Tim O'Brien, Founder and CEO of UAA, spent the first 25 years of his career in commercial real estate as a broker and eventually co-founded HFO Investment Real Estate in 1999. During his leadership at HFO, the firm collectively transacted over \$1 billion in multi-family real estate. In 2013, Tim sold his shares in HFO to his partner to develop and invest in innovative and inspiring real estate projects throughout the Pacific Northwest. His goal for UAA was to create an ecosystem for sound investing by building a team of experienced professionals with expertise in all areas of real estate cycle. Today, our team is comprised of experts in acquisitions, construction and project management, development and financial analysis, design and architecture and marketing and communication strategies. We are passionate, loyal, and fiercely committed to serving our partners, investors, vendors, tenants and residents. Our Core Values: PEOPLE: Success happens around good people who are passionate about what they do. PASSION: We prioritize a growth mindset with a passion to always be learning and growing. PERSISTENCE: We firmly believe that the easy way is rarely the right way. We don't just talk and dream, we execute and get things done. We keep our promises and do what we say we will do. PLAY: We know that the journey and how we live it each day is just as important as the destination. Service History: 1222 new multi-family housing units developed, over 2200 multi-family units owned and operated.

#### 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.

B.2.1 Financial History – UAA has a track record of funding and completing over 1200 units of ground up new apartments in the past 10 years in Oregon. We recently just completed the Terava Apartments, 129 units of new apartments located at 515 SW Century Drive and that is currently in lease up. B.2.2 Primary Funding Sources: The project will be obtaining a construction loan in the approximate amount of \$8,750,000 from a traditional or low income lending source. The developer has had extensive experience in obtaining construction loans for development projects. The Developer has already purchased the land with cash and so \$2 million in equity has already been invested into the site and project. The balance of funds needed to be obtained to fully fund the capital will likely come from existing UAA private equity investor sources.

#### B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Tim O'Brien (note 'FTE' hours are per week for duration of project)	Founder/CEO	25+ years of multi-family development	40
Shannon Heffernan	Director – Asset Management	5 years in multifamily mgmt.	40
Steve Galish	Construction Manager	18 years of multi-family construction	12

Mark Greathouse	Construction/Draw Manager	15 years of multi-family construction	25
Stuart Emmons, FAIA	Modular multi-family housing expert / Project Architect	25+ years of multi-family architecture and development	36
			153



## C. Project Description

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Case Id: 30362

Name: Urban Asset Advisors - 2025

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### C. Project Description

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Please provide a brief description of the following:

**C.1. Total amount requested:**

\$1,000,000.00

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

Gap funding for new modular construction, allowing units to be affordable to residents at 80% AMI

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

52

**C.4. Number of accessible units:**

4

**C.5. Number of Affordable Units:**

52

**C.6. Number of market rate units:**

0

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

Most workforce residents who work in Bend, can't afford to live in Bend, let alone a short walk to downtown Bend, where they can walk to workplaces, entertainment, shopping and services. Bend is well known as having a severe housing shortage and rapidly escalating housing costs. This project brings a large number of affordable housing units steps to downtown Bend. A word about modular multi-family housing. Our team is one of the most experienced, seasoned modular teams in the western US, and one of the points of this project is to do modular right, and achieve the goals we all know modular is capable of. Well designed by a highly experienced modular architect, manufactured in Oregon with a highly experienced manufacturer, and sitework by a highly experienced local general contractor who has done a modular project before. Our team has industry experts, and we have learned from previous projects in Bend, and throughout the western US. Modular is faster, higher quality, has less impact on adjacent neighbors and the neighborhood, and can be at least as beautiful on the outside as site-built. We intend to, and will, achieve these goals. And provide Bend with a stand-out housing project.

**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.**

Our project is the manifestation / result of 1) UAAs years of experience developing and managing great, successful multi-family housing projects, 2) Emmons' research & development from the current OHCS Modular Housing Development Fund Grant (<https://www.oregon.gov/ohcs/development/Pages/modular-housing-development-fund.aspx>) and 3) a

decade of multi-family modular dwelling unit development from Emmons Design related to their ImHomeToo Apartment . 1 model (<https://imhometoo.com/apartment-.1.html>) which has focused on optimal, livable and beautiful designs for workforce residents. Emmons' ImHomeToo Apartment . 1 design work recently contributed to Emmons being awarded an AIA Fellowship (FAIA), one of the highest honors an architect can receive in the US. We have a great site - steps to downtown, at the foot of the new Hawthorne Bike/Pedestrian bridge. We have well-designed units that residents will hopefully love to live in. UAA has excellent property management to help insure a building community that lives well together. We will have a coffee shop where residents can gather downstairs, and we have lots of bike parking for active residents. Imagine housing in Bend where residents can live without a car. Imagine commuting to work in Bend by walking instead of motorized vehicles. City of Bend Affordable Housing Development assistance will be used to help construct units that can be affordable.

**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.**

Much affordable housing in Bend is a car ride from downtown Bend. This increases traffic, increases infrastructure costs, increases sprawl, increases commute times. It's not the sustainable solution. Bend needs far more close-in affordable housing for quality of life issues, and to help keep what's great about Bend intact. Our project will bring 52 new, high quality, well-run living units to the few close-in affordable housing options that are currently available.

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

With Hill Street Apartments, 52 more households will be able to afford to live in Bend. This will be a long term benefit for the whole city. Great for businesses who have trouble finding employees because they can't find housing. Great for livability in downtown, getting more people on the sidewalks and visiting local retail businesses and restaurants. Less cars on the roads. Residents who can focus on family time and recreation more instead of sitting in a car commuting in ever increasing traffic. Bend is going to continue to grow significantly – making projects like this even more desirable. Hill Street Apartments is at the foot of the upcoming Hawthorne Pedestrian & Bicycle Overcrossing. This is a great way to help activate the new bridge.

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

Urban Asset Advisors will evaluate the progress of this project annually for 5 years after occupancy, as well as the Bend housing market overall, to confirm that Hill Street Apartments is helping to address the City of Bend housing need.

**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:**

We are planning to apply for the MUPTE program and would be subject to the requirements of that program which are at least 10 years and has City of Bend oversight and accountability.

**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?**

UAA currently owns and operates a LIHTC project in Vancouver, Washington and works directly with the Washington State Housing Finance Commission with annual audits and reporting. UAA also has built three apartment projects in Portland, Oregon subject to inclusionary zoning that are regulated by the City of Portland. We have work force housing projects that also have many Section 8 voucher tenants governed by their respective county housing agencies. We also make certain our third party property management companies are operating properly to protected classes of people as they are required to do by Local, State and Federal Laws.

**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.**

Yes, we will have 4 accessible one bedroom 'Type A' units – one on each floor - and all the rest of the units are 'Type B' as defined by ICC / A117.1 with 2017 amendments. The units will also be compliant with Oregon Structural Specialty Code (OSSC) Chapter 11 (Accessibility). The units will feature a fully accessible Kitchen (34" counters, more shelves within reach range than required by OSSC code, accessible appliances, accessible worksurfaces), a Bath compliant with ANSI 117.1 (easy to access shower, grab bars throughout, 5' turning radius within the space, accessible WC and lavatory), door clearances compliant with accessibility codes, fire alarm and smoke detection system for residents who may have hearing or visual challenges, and all controls within reach range. All while keeping the ImHomeToo Apartment . 1 design quality.

## D. Property and Project Information

Case Id: 30362

Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

Completed by wse@emmonsdesign.com on 6/25/2025 9:13 AM

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### D. Property and Project Information

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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 100' x 140', at the intersection of Hill Street and Hawthorne Avenue. It has a one story vacant building on the site, with some parking. We do not believe there are any known critical habitats, wetlands, rivers/streams immediately on or adjacent to the property. We do not believe there is any historical significance to the site. The site has access to all utilities, and is served not only by two streets, but also an alley.

#### D.2. Property Legal Description

Lots 13 & 14 Block 26 Map & Tax lot: 171232DA01901

#### D.3. Site Condition

Vacant (previously disturbed)

#### D.4. Current Property Owner

UAA Bend Hill Street LLC (Subsidiary of Urban Asset Advisors)

#### D.5. Parcel Size (Acres)

0.321

#### D.6. Site Control Status

Owned

If Under Contract/Option to Purchase enter expiration date:

If Leased, enter expiration date:

#### D.7. Site zoning

MU - Mixed Urban

#### Upload supporting documentation

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### Property Legal Description

Deschutes County Property Info.pdf



### Map of Project Location

A1.1 - Hill St Apts - Vicinity Map.jpg

HSA\_DD Drawings\_V3\_2025-06-25.pdf



### Evidence of Site Control

PRELIMINARY TITLE REPORT-LINKED-LIVELOOK.pdf

EIN Confirmation UAA Bend Hill Street LLC.pdf



### Property Appraisal

*\*\*No files uploaded*

#### Notes – additional information

Evidence of Site Control: See Title Report as well as Articles of Incorporation and EIN. Property Appraisal: We do not have an appraisal of the property, but have purchased the land and own outright and have included the purchase information.

#### 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.

07/31/2025

#### 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

Yes

##### D.12. Electric

Yes

**D.13. Water**

Yes

**D.14. Sanitary sewer**

Yes

**D.15. Storm sewer**

Yes

## E. Work Program

Completed by wse@emmonsdesign.com on 6/25/2025 9:23 AM

**Case Id:** 30362

**Name:** Urban Asset Advisors - 2025

**Address:** \*No Address Assigned

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### E. Work Program

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Please provide the following information.

**E.1. Anticipated Start Date:**

06/01/2026

**E.2. Anticipated Completion Date:**

06/01/2027

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

Task	Start Date	End Date
1. Finalize Ground Floor and Site Plan	07/01/2025	07/31/2025
2. Finalize Project Funding Sources	07/01/2025	08/15/2025
3. City of Bend Zoning Review / Approvals	07/01/2025	08/31/2025
4. Construction Documents	09/01/2025	12/15/2025
5. Permitting	01/02/2026	05/01/2026
6. Construction Start	06/01/2026	06/01/2026
7. Modules constructed	07/01/2026	11/30/2026
8. Site prepared, Ground Floor constructed	07/01/2026	11/30/2026
9. Modules transported, staged, set	12/01/2026	02/15/2027
10. Finish out	02/16/2027	05/31/2027
11. Occupancy	06/01/2027	06/01/2027

**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

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**Case Id:** 30362

**Name:** Urban Asset Advisors - 2025

**Address:** \*No Address Assigned

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### F. Project Benefit

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Please provide a brief description of the following:

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

52

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

<30% AMI	31-50% AMI	51-80% AMI	>81% AMI
		52	

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

Elderly (aged 62+)	Persons with Disabilities	Female Head of Household	Veterans
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## G. Financial Information

Completed by wse@emmonsdesign.com on 6/25/2025 9:35 AM

Case Id: 30362

Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

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### G. Financial Information

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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**

Hill St Apts\_Proforma\_V2\_2025-06-24.pdf

**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.**

We own and operate both a 20 unit workforce housing project in Bend as well as our newly built 129 unit Terava Apartments in Bend and are basing operating costs as well as income projections on our experience in the Bend Market. We are basing costs on our recently completed project in Bend adjusted for project size and style and our many years and over 1,200 units of apartments built.

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

The project will be funded through a combination of Commercial Bank Construction Loan (which will be converted to a perm loan once project is stabilized), and Private Equity, including the \$2 million we have already spent to purchase the land as well as corresponding costs to operate and prepare for development.

**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 project does not underwrite and make sense to move forward with, without assistance from sources of funds that support affordable housing. We have been trying to make a market rate project work on the site since we have acquired and continue to not find a path forward.

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



**Detailed Pro Forma**

Hill St Apts\_Proforma\_V2\_2025-06-24.pdf

**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).**

N/A

**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.

N/A

**G.8. PRO Housing Funds Requested**

\$0.00

**G.9. AHF Funds Requested**

\$1,000,000.00

**G.10 CDBG Funds Requested**

\$0.00

**G.11. Leveraged Funds**

\$0.00

## H. Budget

Completed by wse@emmonsdesign.com on 6/25/2025 9:39 AM

Case Id: 30362

Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

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### H. Budget

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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
New Construction contribution	\$0.00	\$1,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	\$0.00	\$1,000,000.00	\$0.00			\$0.00

#### H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
<b>TOTAL</b>		\$0.00	

#### H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Commercial Bank	New Construction	\$8,750,000.00	
Private Equity - other sources	New Construction	\$8,375,256.00	
<b>TOTAL</b>		\$17,125,256.00	

#### H.4. Funding Documentation



Funding Documentation - Letters of funding commitment from sources

*\*\*No files uploaded*

# I. Project Feasibility and Readiness

Completed by wse@emmonsdesign.com on 6/25/2025 9:53 AM

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Name: Urban Asset Advisors - 2025

Address: \*No Address Assigned

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## I. Project Feasibility and Readiness

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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.**

The UAA team has extensive experience in implementing and managing activities similar to Hill Street Apartments. Our projects: <https://www.urbanassetadvisors.com/projects>.

**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.**

We will look forward to talking to neighbors and community members soon after we talk to the City - and we anticipate a good majority will be supportive of this project. We have previously talked informally to Bend residents with workforce jobs and we hear the same thing: affordable housing is a huge need in Bend - especially close-in affordable housing.

### Attach Letters of Support



Evidence of Neighborhood/Community Support

*\*\*No files uploaded*

**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?**

We are prepared to move forward with this project upon being awarded funds from the City of Bend in addition to completing the additional private equity gap fund raising. We anticipate that we would be able to break ground approximately 10 months from indication of the award from the City and obtain Certificates of Occupancy 9-12 months from breaking ground.

**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.**

Our project complies with existing City of Bend Zoning requirements.

**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.**

N/A

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

06/01/2027

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

06/01/2027



## J. Required Documents

Completed by wse@emmonsdesign.com on 6/25/2025 10:19 AM

Case Id: 30362

Name: Urban Asset Advisors - 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

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☐ **504 Self-Evaluation Checklist**

*\*\*No files uploaded*

☐ **Affirmatively Furthering Fair Housing Statement and Marketing Plan**

*\*\*No files uploaded*

☐ **Proof of Non-Profit or Governmental Status**

*\*\*No files uploaded*

☒ **Status of Oregon Business Registry Printout**

OR Corp Division\_UAA Bend Hill St.pdf

Articles of Organization UAA Bend Hill Street LLC.PDF

☒ **Unique Entity Identifier (UEI) Number**

EIN Confirmation UAA Bend Hill Street LLC.pdf

☒ **Map of Project Location**

A1.1 - Hill St Apts - Vicinity Map.jpg

HSA\_DD Drawings\_V3\_2025-06-25.pdf

☐ **Equity and Inclusion Policy**

*\*\*No files uploaded*

## Submit

Completed by wse@emmonsdesign.com on 6/25/2025 10:42 AM

Case Id: 30362

Name: Urban Asset Advisors - 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

Tim O'Brien

Electronically signed by wse@emmonsdesign.com on 6/25/2025 10:41 AM





# Hill Street Apartments

Bend, Oregon

Proforma\_V2

Hill Street Apartments

V2\_June 24, 2025

Proforma

**SUMMARY**

**USES**

Site Cost	\$2,000,000
Construction Cost	\$12,900,205
Soft Costs 25%)	\$3,225,051
Total Uses	\$18,125,256

**SOURCES**

City of Bend	\$1,000,000
Commercial Bank	\$8,750,000
Other sources	\$8,375,256
Total Sources	\$18,125,256

Cost per Unit	\$348,563
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Total Units:	52
--------------	----

## Proforma

**INCOME**

3.5% Annual Inflation Rate

Q	Unit Type	Rent/ month	1	2	3	4	5	6	7	8	9	10
40	Studio	\$1,601	768,600	795,501	823,344	852,161	881,986	912,856	944,806	977,874	1,012,099	1,047,523
8	One BR	\$1,830	175,680	181,829	188,193	194,780	201,597	208,653	215,956	223,514	231,337	239,434
4	Two BR	\$2,059	98,820	102,279	105,858	109,564	113,398	117,367	121,475	125,727	130,127	134,682
Rent Income/year			1,043,100	1,079,609	1,117,395	1,156,504	1,196,981	1,238,876	1,282,236	1,327,114	1,373,564	1,421,638

## Other Revenue:

Parking	12,000	12,420	12,855	13,305	13,770	14,252	14,751	15,267	15,802	16,355
Coffee Shop/Retail	32,000	33,120	34,279	35,479	36,721	38,006	39,336	40,713	42,138	43,613
Deposits on Turnover	600	621	643	665	689	713	738	763	790	818
Interest Income	300	311	321	333	344	356	369	382	395	409
Application Fees	600	621	643	665	689	713	738	763	790	818
Other:	0	0	0	0	0	0	0	0	0	0
Other Revenue/year	45,500	47,093	48,741	50,447	52,212	54,040	55,931	57,889	59,915	62,012

Gross Income:	1,088,600	1,126,701	1,166,136	1,206,950	1,249,194	1,292,915	1,338,167	1,385,003	1,433,478	1,483,650
5% Vacancy Rate	-54,430	-56,335	-58,307	-60,348	-62,460	-64,646	-66,908	-69,250	-71,674	-74,183
Gross Income:	1,034,170	1,070,366	1,107,829	1,146,603	1,186,734	1,228,270	1,271,259	1,315,753	1,361,804	1,409,468

**EXPENSES**

3.5% Annual Inflation Rate

Annual Operating Expenses	Unit/ yr	1	2	3	4	5	6	7	8	9	10
Insurance	700	36,400	37,674	38,993	40,357	41,770	43,232	44,745	46,311	47,932	49,609
Property Taxes (MUPTC Exemption Inc.)	400	20,800	21,528	22,281	23,061	23,868	24,704	25,569	26,463	27,390	28,348
Utilities -- Electricity	79	4,108	4,252	4,401	4,555	4,714	4,879	5,050	5,227	5,409	5,599
Utilities - Water & Sewer	400	20,800	21,528	22,281	23,061	23,868	24,704	25,569	26,463	27,390	28,348
Garbage Removal	400	20,800	21,528	22,281	23,061	23,868	24,704	25,569	26,463	27,390	28,348
Repairs	250	13,000	13,455	13,926	14,413	14,918	15,440	15,980	16,540	17,119	17,718
General Maintenance	400	20,800	21,528	22,281	23,061	23,868	24,704	25,569	26,463	27,390	28,348
Landscaping	110	5,731	5,931	6,139	6,354	6,576	6,806	7,044	7,291	7,546	7,810
Replacement Reserve	300	15,600	16,146	16,711	17,296	17,901	18,528	19,176	19,848	20,542	21,261
On-Site Management	1,200	62,400	64,584	66,844	69,184	71,605	74,112	76,706	79,390	82,169	85,045
Prof (Off-Site) Mgmt	500	26,000	26,910	27,852	28,827	29,836	30,880	31,961	33,079	34,237	35,435
Payroll Taxes	98	5,070	5,247	5,431	5,621	5,818	6,022	6,232	6,450	6,676	6,910
Advertising/Marketing	100	5,200	5,382	5,570	5,765	5,967	6,176	6,392	6,616	6,847	7,087
Legal	50	2,600	2,691	2,785	2,883	2,984	3,088	3,196	3,308	3,424	3,544
Accounting/Audit	80	4,160	4,306	4,456	4,612	4,774	4,941	5,114	5,293	5,478	5,670
Resident Services	40	2,080	2,153	2,228	2,306	2,387	2,470	2,557	2,646	2,739	2,835
Compliance Monitoring	40	2,080	2,153	2,228	2,306	2,387	2,470	2,557	2,646	2,739	2,835
Unit Turnover Expense	150	7,800	8,073	8,356	8,648	8,951	9,264	9,588	9,924	10,271	10,631
Other - building services	100	5,200	5,382	5,570	5,765	5,967	6,176	6,392	6,616	6,847	7,087
Annual Op. Expenses:	5,397	280,629	290,451	300,616	311,138	322,028	333,299	344,964	357,038	369,534	382,468

52 Units

Commercial Bank Loan (perm loan)

Rate	Term(y)	Amount										
6.0%	30	\$8,750,000	629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528
Effective Gross Income:			1,034,170	1,070,366	1,107,829	1,146,603	1,186,734	1,228,270	1,271,259	1,315,753	1,361,804	1,409,468
Total Annual Operating Expenses:			280,629	290,451	300,616	311,138	322,028	333,299	344,964	357,038	369,534	382,468
Net Operating Income:			753,541	779,915	807,212	835,465	864,706	894,971	926,295	958,715	992,270	1,027,000
Debt Service - A loan			629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528	629,528
DCR - A			1.20	1.24	1.28	1.33	1.37	1.42	1.47	1.52	1.58	1.63
Cash Flow Per Year			124,013	150,387	177,684	205,937	235,178	265,443	296,767	329,187	362,742	397,472

## Proforma

**RENTS**

Source; City of Bend application

**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

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

Monthly Rent + Utilities	1	2	3
100% AMI	\$2,000	\$2,285	\$2,571
80% AMI	\$1,601	\$1,830	\$2,059

Basis:	30% of income
--------	---------------

**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	\$1,285	\$1,318	\$1,667	\$2,336	\$2,799	\$3,219
Low Rent Limit	\$1,000	\$1,071	\$1,285	\$1,486	\$1,657	\$1,829
High Rent Limit	\$1,281	\$1,318	\$1,651	\$1,898	\$2,098	\$2,296

Hill Street Apartments

V2\_June 24, 2025

Proforma

## CONSTRUCTION + SOFT COSTS

Schematic Cost Model

Hard Cost

Floor	Area		Cost	Per/Unit
5	7,368	SF	\$2,578,800	
4	7,368	SF	\$2,578,800	
3	7,368	SF	\$2,578,800	
2	7,368	SF	\$2,578,800	
1	3,411	SF	\$1,279,125	
Subtotal Hard Building Cost			\$11,594,325	\$222,968
Site - onsite	10,589	SF	\$423,560	
Site - offsite	6,683	SF	\$267,320	
Subtotal Sitework			\$690,880	
Construction Contingency (5%)			\$615,000	
Total Construction (Hard) Cost			\$12,900,205	\$248,081
Soft Costs			25%	
			\$3,225,051	
Land Cost			\$2,000,000	
Total Project Cost			\$18,125,256	\$348,563

Assumptions

\$/SF Residential	\$350
\$/SF Ground Floor	\$375
Site Cost	\$40



# Hill Street Apartments

## Bend, Oregon

Design Development Documents  
Part 1, Drawings  
June 25, 2025



DRAFT V4

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Table of Contents:

- A1.1 Vicinity Map
- A2.1 Lower Floor Plan
- A2.2 Upper Floor Plan
- A3.1 Elevation . Front (Hill Street)
- A3.2 Elevation . Rear
- A3.3 Elevations . Sides
- A4.1 Section
- Site Survey











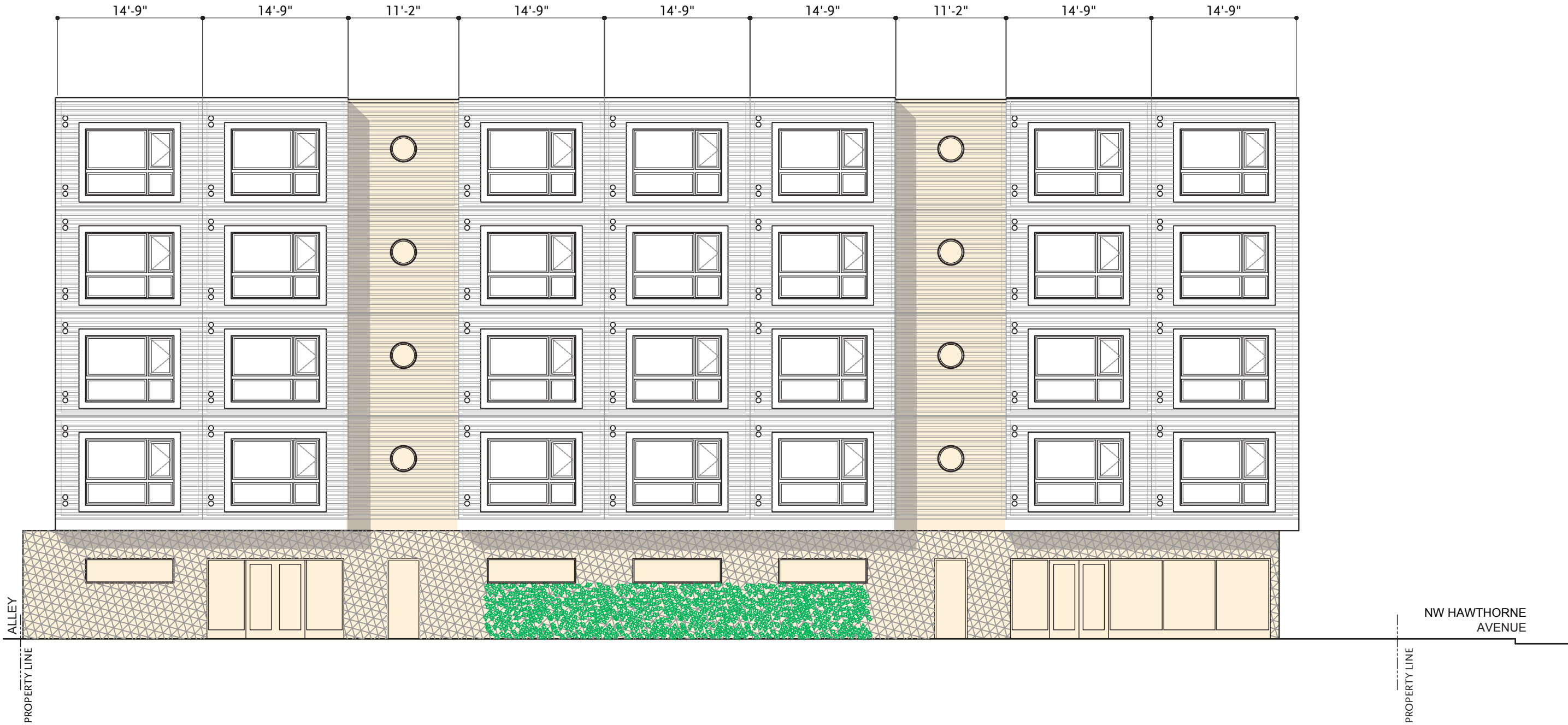
DESIGN DEVELOPMENT

HILL STREET APARTMENTS UPPER FLOOR PLAN

JUNE 25, 2025  
SCALE  
22 x 34: 1/8" = 1'-0"  
11 x 17: 1/16" = 1'-0"



V1

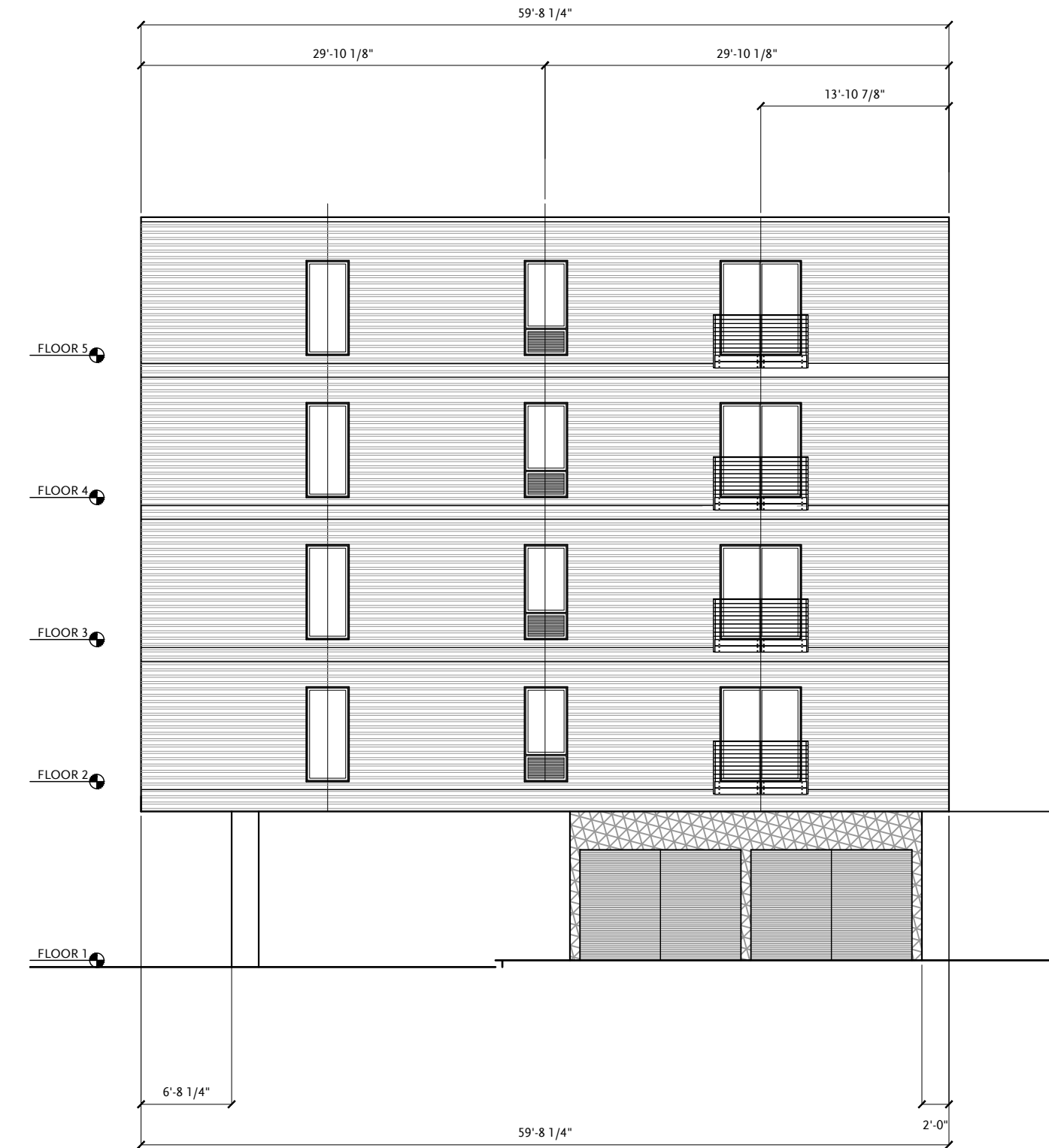


DESIGN  
DEVELOPMENT

HILL STREET  
APARTMENTS  
ELEVATION . FRONT

JUNE 25, 2025  
SCALE  
22 x 34:3/8" = 1'-0"  
11 x 17:3/16" = 1'-0"

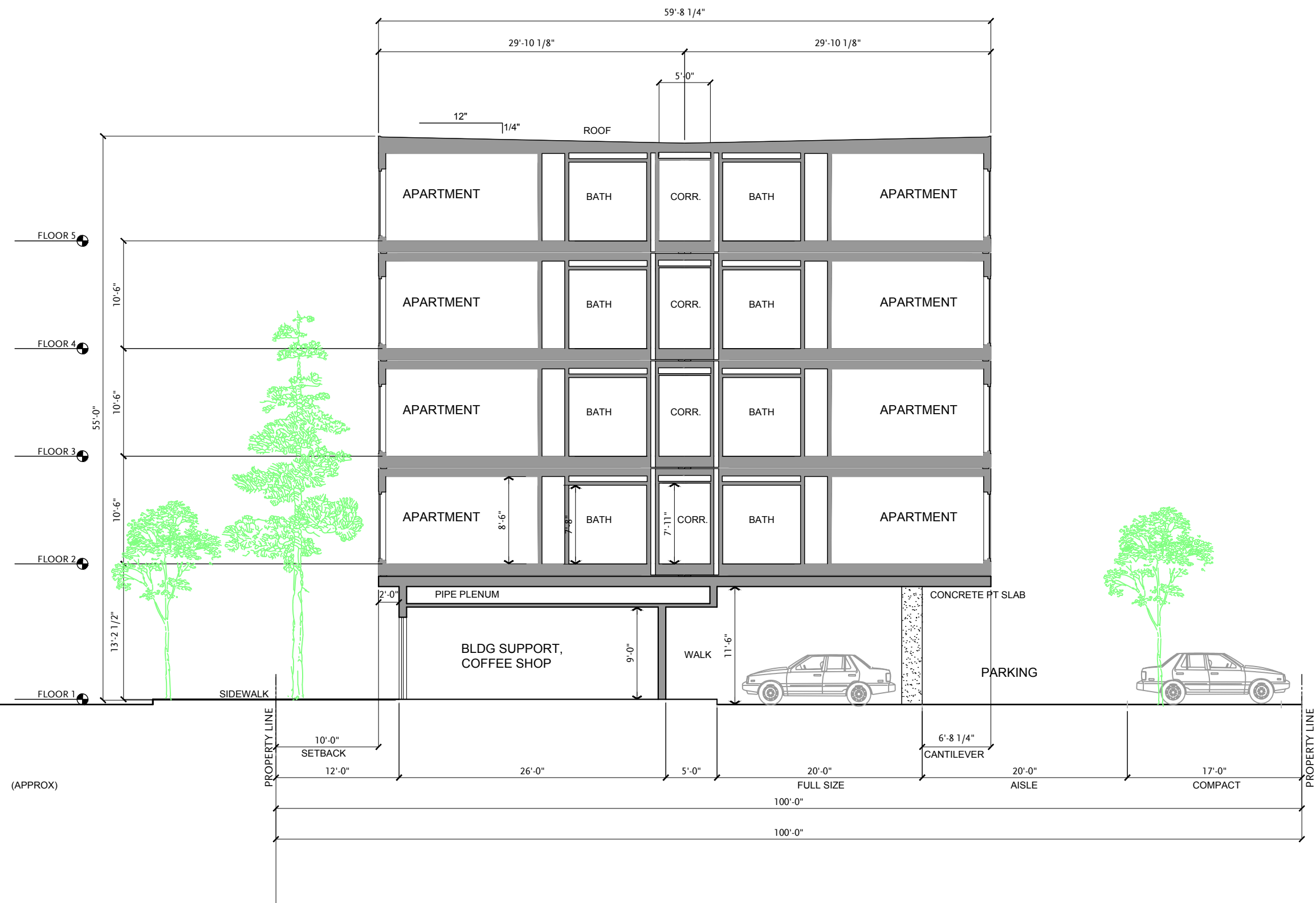




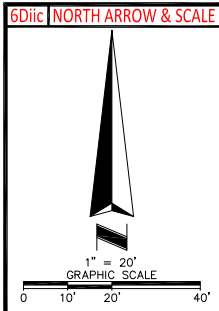
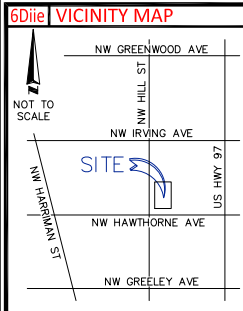
DESIGN  
DEVELOPMENT

HILL STREET  
APARTMENTS  
ELEVATION . SIDES

JUNE 25, 2025  
SCALE  
22 x 34: 3/8" = 1'-0"  
11 x 17: 3/16" = 1'-0"







5Ciii SURVEYOR OBSERVED POSSIBLE ENCROACHMENTS

NONE APPARENT AT THE TIME OF SURVEY UNLESS OTHERWISE DEPICTED ON THIS SURVEY

3 FLOOD INFORMATION

BY GRAPHIC PLOTTING ONLY, THIS PROPERTY LIES WITHIN ZONE "X", AS SHOWN ON THE FLOOD INSURANCE RATE MAP NO. 4101700670E, WHICH BEARS AN EFFECTIVE DATE OF 9/28/2007, AND IS NOT IN A SPECIAL FLOOD HAZARD AREA. NO FIELD SURVEYING WAS PERFORMED TO DETERMINE THIS ZONE. ZONE "X" DENOTES AREAS DETERMINED TO BE OUTSIDE THE 0.2% ANNUAL CHANCE FLOODPLAIN.

6Diii LEGEND AND ABBREVIATIONS

CONCRETE SURFACE	SO.FT. SQUARE FEET
UTILITY POLE	CONCRETE CURB
SANITARY MANHOLE	EP EDGE OF PAVEMENT
CLEANOUT	FND FOUND
FIRE HYDRANT	IR IRON ROD
WATER VALVE	YPC YELLOW PLASTIC CAP
WATER METER	
SIGN	
RECOVERED MONUMENT AS NOTED	
SET MONUMENT AS NOTED	
CHAIN LINK FENCE	
OVERHEAD UTILITY LINE	
BURIED ELECTRIC LINE	
BURIED GAS LINE	
SANITARY SEWER LINE	
BURIED WATER LINE	

6Cvii PLATTED SETBACK OR RECORDED BUILDING RESTRICTION LINES

NONE PROVIDED TO THIS SURVEYOR.

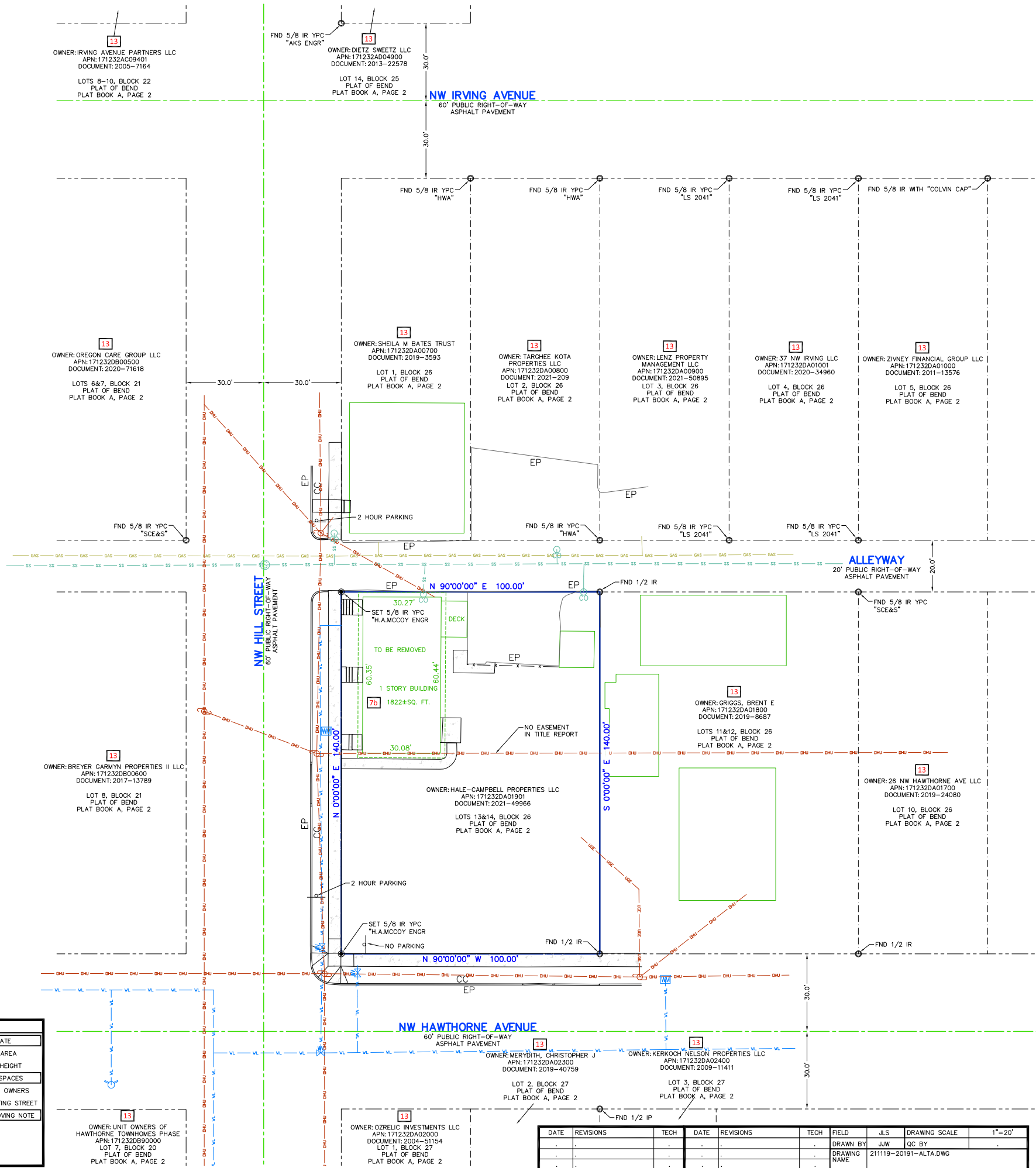
5Ei SCHEDULE "B" ITEMS

9 COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS AS SHOWN ON DEED RECORDED AUGUST 4, 1906 IN DEED BOOK 3, PAGE 130. NOT PLOTTABLE, AFFECTS SUBJECT PROPERTY.

10 COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS AS SHOWN ON DEED RECORDED JUNE 29, 1922 IN DEED BOOK 33, PAGE 328. NOT PLOTTABLE, AFFECTS SUBJECT PROPERTY.

ALTA/NSPS LAND TITLE SURVEY IDENTIFICATION TABLE

2 "TABLE A" PROPERTY ADDRESS	6Bvi BEARING BASIS	7 SURVEYOR'S CERTIFICATE
3 "TABLE A" FLOOD INFORMATION	6Bvii CONTIGUITY STATEMENT	7b "TABLE A" BUILDING AREA
4 "TABLE A" LAND AREA	6Bviii TITLE COMMITMENT INFORMATION	7c "TABLE A" BUILDING HEIGHT
5Biii ACCESS TO PROPERTY	6Cvi RECORDED SETBACKS/RESTRICTIONS PROVIDED BY INSURED	9 "TABLE A" PARKING SPACES
5Ciii SURVEYOR OBSERVED POSSIBLE ENCROACHMENTS	6Dii NORTH ARROW & SCALE	13 "TABLE A" ADJOINING OWNERS
5Ei SCHEDULE "B" ITEMS	6Diii LEGEND & ABBREVIATIONS	14 "TABLE A" INTERSECTING STREET
5F CEMETERY NOTE	6Diii VICINITY MAP	16 "TABLE A" EARTH MOVING NOTE
6Bii TITLE DESCRIPTION	6Diii SURVEYOR'S NOTES	
	6Dvi TYPE OF SURVEY	



6Bxii TITLE COMMITMENT INFORMATION

THE TITLE DESCRIPTION AND SCHEDULE "B" ITEMS HEREON ARE FROM: WESTERN TITLE AND ESCROW COMPANY, ORDER NO.: W0197552, HAVING AN EFFECTIVE DATE OF AUGUST 17, 2020.

6Bii TITLE DESCRIPTION

PARCEL I:  
THE SOUTH 75 FEET OF LOTS 13 AND 14, BLOCK 26, BEND, CITY OF BEND, DESCHUTES COUNTY, OREGON.

PARCEL II:  
THE NORTH 65 FEET OF LOTS 13 AND 14, BLOCK 26, BEND, CITY OF BEND, DESCHUTES COUNTY, OREGON.

THIS SURVEY DESCRIBES AND DEPICTS THE SAME LAND AS DESCRIBED IN THE TITLE COMMITMENT AS REFERENCED ABOVE.

6Diii SURVEYOR'S NOTES

1. UNDERGROUND UTILITIES SHOWN WERE MARKED PER AN 811 UTILITY LOCATE REQUEST, TICKET #20262665. THIS SURVEYOR MAKES NO GUARANTEE TO THE ACCURACY OF THE MARKS BY THE 811 UTILITY LOCATORS.

2. ALL STATEMENTS WITHIN THE CERTIFICATION, AND OTHER REFERENCES LOCATED ELSEWHERE HEREON, RELATED TO: UTILITIES, IMPROVEMENTS, STRUCTURES, BUILDINGS, PARTY WALLS, PARKING, EASEMENTS, SERVITUDES, AND ENCROACHMENTS ARE BASED SOLELY ON ABOVE GROUND, VISIBLE EVIDENCE, UNLESS ANOTHER SOURCE OF INFORMATION IS SPECIFICALLY REFERENCED HEREON.

3. THIS SURVEY MEETS OR EXCEEDS THE SURVEY STANDARDS/STANDARDS OF CARE AS SET FORTH IN SECTION 3 OF THE 2016 ALTA/NSPS SURVEY REQUIREMENTS.

4 LAND AREA 14,000.0± SQUARE FEET 0.321± ACRES

6Biv BEARING BASIS

BEARINGS SHOWN HEREON ARE BASED ON THE EAST LINE OF LOT 13, BLOCK 26, WHICH BEARS NORTH, PER PLAT OF BEND.

5F CEMETERY NOTE

THERE IS NO VISIBLE EVIDENCE OF CEMETERIES ON SUBJECT PROPERTY.

9 PARKING SPACES

REGULAR = 0 HANDICAP = 0 TOTAL = 0

5Biii ACCESS TO PROPERTY

THE SUBJECT PROPERTY HAS DIRECT PHYSICAL ACCESS TO NW HILL STREET AND NW HAWTHORNE AVENUE.

16 EARTH MOVING NOTE

THERE IS NO OBSERVABLE EVIDENCE OF EARTH MOVING WORK, BUILDING CONSTRUCTION OR BUILDING ADDITIONS WITHIN RECENT MONTHS.

6Bvii CONTIGUITY STATEMENT

THE PARCELS CONTAINED IN THE LEGAL DESCRIPTION ARE CONTIGUOUS WITHOUT ANY GAPS, GORES OR OVERLAPS.

7 SURVEYOR'S CERTIFICATE

TO: WOODHILL HOMES

THIS IS TO CERTIFY THAT THIS MAP OR PLAT AND THE SURVEY ON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH THE 2016 MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND TITLE SURVEYS, JOINTLY ESTABLISHED AND ADOPTED BY ALTA AND NSPS, AND INCLUDES ITEMS 1, 2, 3, 4, 5, 6(a), 6(b), 7(a), 7(b)(1), 7(b)(2), 8, 9, 11(c), 11(d), 13, 14, 16, AND 17 OF TABLE A THEREOF.

THE FIELD WORK WAS COMPLETED ON 10/01/2020.

DATE OF PLAT OR MAP: 11/18/2021.

Jason Simes

Digitally signed by Jason Simes Date: 2021.11.19 07:50:52 -08'00'

SURVEYOR NAME DATE

PROFESSIONAL LAND SURVEYOR NO: 83256PLS

STATE OF: OREGON

PROJECT: 20-191

PREPARED BY: H.A. MCCOY ENGINEERING & SURVEYING, LLC

1180 SW LAKE ROAD, SUITE 201

REDMOND, OR 97756

PHONE: (541) 923-7554

REGISTERED PROFESSIONAL LAND SURVEYOR

Jason Simes

NOVEMBER 10, 2009

JASON L. SIMES

83256PLS

EXPIRES 6/30/22

6Dvi ALTA/NSPS LAND TITLE SURVEY

2 TAX LOT 1901, MAP 171232DA LOCATED AT 828 NW HILL STREET, CITY OF BEND, DESCHUTES COUNTY, OREGON 97702

