

Program Overview

Completed by snordquist@brhabitat.org on 6/5/2025 4:59 PM

Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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 processes.

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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 snordquist@brhabitat.org on 6/13/2025 9:26 AM

Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 2025

Address: *No Address Assigned

A. Applicant Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Organization Name

Bend-Redmond Habitat for Humanity

A.2. Organization Address

224 NE Thurston Ave

A.3. Executive Director Full Name

Carly Colgan

A.4. Executive Director Email Address

ccolgan@brhabitat.org

PROJECT INFORMATION

A.5. Project Name

Old Farm Landing

A.6. Project Location

61528 Parrell Rd

CONTACT PERSON INFORMATION

A.7. Contact Full Name

Scott Nordquist

A.8. Contact Title

VP of Resource Development

A.9. Contact Address

224 NE Thurston Ave

A.10. Contact Phone Number

(541) 241-3479

A.11. Contact Email Address

snordquist@brhabitat.org

A.12. Board President Name

Tim Hix

A.13. Board President Email Address

thix@hayden-homes.com

B. Organization Information

Completed by snordquist@brhabitat.org on 6/13/2025 10:15 AM

Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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:

Bend-Redmond Habitat for Humanity (BRHFH) has been a trusted community partner since its founding in 1989. We envision a world where everyone has a decent place to live and pursue this through a mission of bringing people together to build homes, communities, and hope. Over the past 35 years, BRHFH has served more than 225 families with affordable homeownership and revitalized 145 homes, positively transforming the lives of over 1,100 children and adults. Our program empowers families through a comprehensive approach that combines volunteer "sweat equity," financial education, and homeownership preparedness classes. Upon completion of the program, prospective buyers purchase their homes through a 30-year affordable mortgage, establishing a foundation for long-term stability and generational wealth. Our organization is deeply committed to fostering equity and sustainability. We actively seek to dismantle systemic barriers to homeownership. This commitment is supported by targeted outreach strategies and strong partnerships with culturally specific organizations such as the Latino Community Association and The Father's Group. In response to Central Oregon's rapid population growth and escalating housing costs, BRHFH has significantly expanded its capacity. Our 10-year vision is to create 500 housing solutions through strategic community engagement, expanded services, and increased scale. Beyond construction, BRHFH operates the Bend ReStore, a home improvement resale center whose proceeds help cover our operating costs, allowing more resources to flow directly into building homes. Grounded in core values of integrity, compassion, empowerment, belonging, and sustainability, BRHFH is a proven, innovative, and values-driven organization dedicated to addressing Central Oregon's affordable housing crisis and helping families build brighter futures.

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.

Bend-Redmond Habitat for Humanity (BRHFH) is a financially stable, mission-driven nonprofit with a 35-year track record of successfully managing and delivering affordable housing projects in Central Oregon. We have built a resilient and diversified financial model that supports both long-term sustainability and our capacity to scale housing solutions to meet community needs. Our revenue streams include:

- Habitat ReStore operations, which cover the majority of our administrative and overhead expenses, ensuring that donor and public funding directly supports construction and homeowner services.
- Public and private grants, which provide critical support for project-specific funding needs.
- Individual and corporate contributions, which sustain our ongoing programs and capacity-building efforts.
- Home sales, through which homeowners purchase their homes with affordable, sustainable mortgages, reinforcing program stability. BRHFH has maintained a history of sound fiscal management, with balanced budgets, positive net assets, and no long-term debt. We undergo an annual independent financial audit and maintain sufficient cash reserves to manage operational needs and project timelines. We are an experienced and trusted partner of the City of Bend and have partnered with the City to utilize CDBG and AHF resources since the City began administering these programs. BRHFH also manages and reports on funding from multiple federal, state, and private sources, demonstrating our organizational capacity to meet rigorous financial and programmatic standards. Our staff includes experienced financial, development, and project management professionals, supported by strong governance and financial

oversight from our Board of Directors. BRHFH is fully prepared to manage the financial and reporting responsibilities of the Old Farm Landing project and to ensure its successful, on-time, and fully compliant completion.

B.3. Key Personnel Assigned to Project:

Name	Job Title	Qualifications	FTE Hours
Carly Colgan	CEO	see attached	1
Juline Bodnar	CFO	see attached	1
Grace Weger	VP of Construction	see attached	1
Scott Nordquist	VP of Resource Development	see attached	1
			4

C. Project Description

Completed by snordquist@brhabitat.org on 6/13/2025 12:34 PM

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Address: *No Address Assigned

C. Project Description

Please provide a brief description of the following:

C.1. Total amount requested:

\$5,500,000.00

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

Land acquisition for 31 new permanently affordable homes.

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

31

C.4. Number of accessible units:

31

C.5. Number of Affordable Units:

31

C.6. Number of market rate units:

0

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

The Old Farm Landing project will help address the critical shortage of affordable homeownership opportunities in Bend. Rapid population growth, escalating land and construction costs, and a lack of affordable housing inventory have made it increasingly difficult for local working households to achieve homeownership. Median home prices in Deschutes County have far outpaced income growth, leaving many households priced out of the market. At the same time, a significant number of residents are housing cost-burdened, living in unstable or substandard rental housing, or at risk of displacement due to rising rents. Homeownership provides long-term stability, supports healthier outcomes, improves educational attainment for children, and offers one of the few pathways to building generational wealth. Yet access to this opportunity is limited for many in our community, particularly for communities of color and other historically underserved households. Bend-Redmond Habitat for Humanity has a strong track record of creating affordable homeownership opportunities for diverse households. Recent projects have served single-parent households, survivors of domestic violence, households recovering from substance abuse, seniors, and households that were previously unstably housed. Our targeted outreach and Affirmatively Furthering Fair Housing Marketing Plan ensure that homes reach households who have been underrepresented in traditional housing markets. The Old Farm Landing project will create 31 permanently affordable homes through a community land trust model, preserving affordability for generations to come. This project will provide more local households the opportunity to plant roots, achieve stability, and contribute to the vibrancy and resilience of the Bend community.

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

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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.

The Old Farm Landing project will address the ongoing shortage of affordable housing and respond to community needs. This project was not originally in our pipeline; the land became available only after this funding opportunity was announced. Without this funding, we will not be able to proceed with the acquisition, and the site would likely be developed as market-rate housing. Homes will be placed in our existing community land trust, using a 99-year renewable land lease to ensure long-term affordability. We will serve households earning 40 to 80 percent of the area's median income—households typically priced out of homeownership in today's market. The development will consist of detached townhomes with individual garages, ample parking, and fenced backyards—features requested through community engagement and Listening Sessions. We will prioritize family-sized units, primarily three- or four-bedroom homes, responding to demand for affordable homes that meet the needs of larger or multigenerational households. It is our intent to include a downstairs bedroom and bathroom in each unit that meet accessibility standards. While architectural plans are not yet final, incorporating accessible design benefits all households by creating homes that can adapt to changing needs across the lifespan. In line with our commitment to sustainability, all homes will be built to goal net zero energy standards, incorporating efficient systems, solar panels, and healthy indoor air quality. This reduces cost of living for homeowners while advancing broader community climate goals. The requested funding will make it possible to secure this land and bring these much-needed homes to Bend—an opportunity that would not otherwise be possible.

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.

This project will address the need for affordable homeownership in a way that is not currently being met in the community, both through Habitat's program design and through the unique characteristics of the planned homes and site. Habitat's homeownership model is fundamentally different from traditional development or subsidy-driven models. We work directly with homebuyers, preparing them for long-term success through a robust program of financial counseling, homebuyer education, and community engagement. Our services support buyers both before and after purchase, ensuring stable, lasting homeownership. Habitat also approaches affordability differently. We price homes by working backwards from what buyers can sustainably afford—ensuring that no household pays more than one-third of its income on housing costs, including mortgage, taxes, insurance, and land lease fees. This approach contrasts with the common practice of targeting static price points. As a result, Habitat regularly serves households at lower income levels than other affordable homeownership developers in the region. In addition, our shared appreciation model is intentionally more generous to homeowners than many others, allowing them to build wealth and stability while preserving long-term affordability in the land trust. Old Farm Landing will also add new value to Bend's affordable housing landscape through site and design features that are uncommon in most affordable developments. The lot sizes and site plan will provide greater space, privacy, and flexibility—more typical of market-rate homes than of many affordable projects. The neighborhood will offer a level of livability and dignity that aligns with what homebuyers are seeking but often cannot find at an affordable price. In these ways, Old Farm Landing will meaningfully expand the range, depth, and quality of affordable homeownership opportunities in Bend—addressing unmet demand and helping households achieve long-term housing success.

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

The Old Farm Landing project is designed to create long-term impact—both for individual households and for the broader community. First, the homes will be permanently affordable through our land trust model, secured by a 99-year renewable land lease. This ensures that the affordability created through this project will benefit not just today's buyers, but future generations of Bend residents. Each time a home is resold, it will be available to another income-qualified household, helping to preserve access to homeownership as market prices continue to rise. Second, the project will promote long-term household stability. Our homeownership model provides buyers with comprehensive pre- and post-

purchase support, financial education, and counseling, setting them up for lasting success. Our pricing model ensures that buyers will not be cost-burdened and can sustain homeownership well into the future. This stability has ripple effects—improving educational outcomes for children, supporting better health, and enabling households to build generational wealth. Third, the project advances community sustainability goals. All homes will be built to goal net zero energy standards, helping reduce utility costs and environmental impact. This reduces the total cost of living for homeowners and contributes to the City’s broader climate goals. Finally, the design of the neighborhood itself will contribute to long-term community livability. The larger lot sizes, detached townhome design, and family-sized units with private outdoor space reflect what homebuyers are seeking for the long term—not just in terms of affordability, but in quality of life. The project will provide households an opportunity to plant roots and invest in the fabric of the Bend community. Through these combined impacts—permanent affordability, household stability, sustainability, and livable design—Old Farm Landing will provide enduring value in addressing Bend’s affordable homeownership needs.

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

Bend-Redmond Habitat for Humanity will evaluate the progress of the Old Farm Landing project through both project management and impact tracking processes. At the project level, progress will be monitored through detailed construction and development timelines, budget tracking, and regular milestone reviews to ensure the project remains on schedule and within budget. As we typically do, we will work closely with our construction management team and general contractor to track site progress and address any barriers that arise. At the program level, we will measure success by the number of permanently affordable homeownership opportunities created, the income levels of households served, and the long-term affordability of the homes through our community land trust model. Habitat tracks these outcomes internally and through required reporting to public funders. Finally, we will continue to engage with buyers through our homeowner education and post-purchase support programs, allowing us to assess homeowner stability and satisfaction over time. Through these combined methods, we will ensure that the project remains aligned with its goal of expanding access to sustainable, affordable homeownership in Bend.

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 homes at Old Farm Landing will remain permanently affordable through Bend-Redmond Habitat for Humanity’s established land trust model. Each home will be placed in the land trust under a 99-year renewable ground lease. This lease structure ensures that affordability is preserved not only for the initial buyer, but also for all future owners. The lease includes a resale formula and purchase option price designed to keep the homes affordable to income-qualified buyers in perpetuity. The affordability provisions are legally binding and recorded with each property. Habitat retains a right of first offer and enforces affordability through shared appreciation and resale price restrictions. Homeowners also agree that the homes must remain owner-occupied and cannot be used as rental or investment properties. This model has been implemented successfully in prior Habitat land trust developments and is supported by robust administrative processes to monitor compliance, facilitate resales, and steward the long-term success of both the homes and the homeowners. Through this structure, Habitat ensures that the public investment in Old Farm Landing will provide permanent community benefit—expanding access to affordable homeownership now and for generations to come.

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?

We have built strong and lasting collaborations with many local agencies to ensure broad, equitable access to affordable homeownership—particularly for protected classes under the Fair Housing Act. Our staff regularly attends meetings with The Father’s Group and maintains close, ongoing working relationships with both NeighborImpact and the Latino Community Association (LCA). These partnerships support shared outreach, referrals, and homeownership preparation.

Habitat staff and leadership also serve on community nonprofit boards, volunteer with various organizations, and participate in City committees, which strengthens our presence and relationships across diverse community networks. We also engage in broad-based outreach through our Affirmatively Furthering Fair Housing Marketing Plan (AFFHMP), which includes partnerships with dozens of trusted community organizations. These organizations serve a range of protected populations, including Central Oregon Disability Support Network and others that focus on disability services, racial and ethnic minority communities, veterans, and seniors. Habitat regularly advertises homeownership opportunities through We Black Radio (Central Oregon's only Black-owned radio station), as well as through Spanish-language print, radio, and billboard promotions to help reach underrepresented communities. In the last 12 months, this outreach has resulted in a diverse applicant pool, with a high proportion of selected buyers representing single-parent households, households of color, and those who have previously experienced housing instability. For the Old Farm Landing project, we will continue to leverage and strengthen these partnerships to reach and serve a broad spectrum of the community. Our goal is not only to create 31 permanently affordable homes, but to ensure that they are accessible to households historically excluded from the homeownership market, furthering both equity and inclusion in Bend's housing landscape.

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.

We are committed to improving accessibility in our home designs and outreach practices. We recently completed our first home built to Universal Design standards, which has informed how we approach accessibility moving forward. Our focus is on incorporating practical, meaningful features that will benefit residents across a range of abilities. For the Old Farm Landing project, it is our intent to include an ADA-accessible ground floor bedroom and bathroom in each home. While architectural plans are not yet finalized, this feature is a priority based on both our recent experience and community feedback. Universal Design principles—such as no-step entries, smart lighting, and contrasting visual elements—will guide key aspects of the design to ensure homes can serve a broad range of households and adapt to changing needs over time. Our marketing for accessible homes is guided by both our Affirmatively Furthering Fair Housing Marketing Plan and targeted partnerships. We will work closely with Central Oregon Disability Support Network, Central Oregon Veterans Outreach, and Oregon Adaptive Sports to reach potential buyers with accessibility needs. As we build more accessible homes, we are intentionally expanding this network to strengthen our outreach and build community trust. We are also improving the accessibility of our application process. Our website includes an accessibility widget to support users of all abilities. We have moved to a web-based application platform and have revised our application forms and documents to use plain language wherever possible. We also engage with the City's Human Rights and Equity Commission and Accessibility Advisory Committee to continually improve both our outreach practices and program accessibility. Through these combined efforts—design, marketing, and process improvements—we aim to ensure that our accessible homes at Old Farm Landing are welcoming and truly available to households who need them.

D. Property and Project Information

Case Id: 30346
Name: Bend-Redmond Habitat for Humanity - 2025
Address: *No Address Assigned

Completed by snordquist@brhabitat.org on 6/24/2025 3:41 PM

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.

A key appeal of the Old Farm Landing site is that it is already build-ready. This will significantly expedite our development timeline and enable us to meet pro-housing funding deadlines while delivering affordable homeownership opportunities to the community sooner. The site consists of vacant residential lots with infrastructure already in place. Roads and alleys are paved, and sidewalks have been installed. We will take over site work to install foundations, driveways, and complete vertical construction of the homes. The site is located in a fast-growing area of southeast Bend, with numerous new residential developments underway in adjacent neighborhoods. This setting offers an ideal opportunity to add affordable homeownership options within a vibrant and expanding community. There are no rivers, streams, wetlands, or known critical habitats on or adjacent to the property. We have no knowledge of any historical significance or prior development on the site, nor any structures 50 years or older on or adjacent to the property. As part of our due diligence, we will conduct a Phase I Environmental Site Assessment and complete all required NEPA environmental reviews, including a cultural resources survey if requested. We are experienced with these processes and will address any findings as required, though we do not anticipate any issues based on our initial review of the property.

D.2. Property Legal Description

Lots 1-19, 22-33 Old Farm Subdivision. Tax lot numbers: • 181209BB02900 • 181209BB03000 • 181209BB03100 • 181209BB03200 • 181209BB03300 • 181209BB03400 • 181208AA02801 • 181208AA02802 • 181208AA02803 • 181208AA02804 • 181208AA02805 • 181208AA02806 • 181208AA02807 • 181208AA02808 • 181208AA02809 • 181208AA02810 • 181208AA02811 • 181208AA02812 • 181208AA02813 • 181208AA02814 • 181208AA02817 • 181208AA02818 • 181208AA02819 • 181208AA02820 • 181208AA02821 • 181208AA02822 • 181208AA02823 • 181208AA02824 • 181208AA02825 • 181208AA02826 • 181208AA02827

D.3. Site Condition

Developed

D.4. Current Property Owner

Shannon Investment Properties, LLC

D.5. Parcel Size (Acres)

3

D.6. Site Control Status

Under Contract/Option to Purchase

If Under Contract/Option to Purchase enter expiration date:

12/15/2025

If Leased, enter expiration date:

D.7. Site zoning

RM

Upload supporting documentation

Property Legal Description

Exhibit B - Plat Map of 31 Included Lots.pdf

Map of Project Location

TaxMap - combined.pdf

Evidence of Site Control

Signed PSA with addenda.pdf

Property Appraisal

Appraisal.pdf

Notes – additional information

PSA includes an option to extend closing if NEPA isn't completed by 12/15/25.

ZONING AND SITE PLAN STATUS

D.8. Is the present zoning conforming?

Yes

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

Yes

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 snordquist@brhabitat.org on 6/18/2025 3:54 PM

Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 2025

Address: *No Address Assigned

E. Work Program

Please provide the following information.

E.1. Anticipated Start Date:

08/06/2025

E.2. Anticipated Completion Date:

07/01/2029

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

Task	Start Date	End Date
Council Award	08/06/2025	M/d/yyyy
NEPA	08/06/2025	12/15/2025
Land Purchase	12/15/2025	M/d/yyyy
Architectural Design	01/01/2026	08/01/2026
Tentative LIFT Award	06/01/2026	M/d/yyyy
Submit for permits	09/01/2026	M/d/yyyy
Site work & Foundations	02/01/2027	05/01/2027
Vertical Construction	06/01/2027	06/01/2029
Home Sales	01/01/2028	07/01/2029

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 snordquist@brhabitat.org on 6/13/2025 3:16 PM

Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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.

31

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

<30% AMI	31-50% AMI	51-80% AMI	>81% AMI
0	11	20	0

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

Elderly (aged 62+)	Persons with Disabilities	Female Head of Household	Veterans
5	5	20	1

G. Financial Information

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Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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

Old Farm - Detailed budget.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.

Our project cost and budget assumptions are based on internal data from over 50 homes sold in the past five years, combined with current bids, vendor pricing, and market trends. We regularly consult with our construction partners, suppliers, and subcontractors to confirm costs for labor, materials, and site work. Recent bids and historical averages from similar developments guide our estimates for both hard and soft costs. We include standard contingency and escalation factors to account for market variability and inflation. Land acquisition and infrastructure costs are based on real purchase agreements and known site conditions. Sales prices are determined by working backwards from affordability thresholds—ensuring that households pay no more than one-third of their income on total housing costs. Operating projections are conservative and designed to ensure long-term project viability. Our long track record of delivering projects on time and within budget—supported by financial tools like a \$2.5 million line of credit—gives us confidence in our assumptions for this project.

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

We have structured this project with a multi-year cash flow plan aligned to construction phases and home sales. Beyond the requested City funding, we will be pursuing funding through the Oregon Housing and Community Services (OHCS) LIFT program. Based on the most recent Notice of Funding Availability, we are assuming an award of approximately \$170,000 per unit. We are also assuming System Development Charge (SDC) exemptions from the City of Bend. Sales proceeds are projected based on our experience with recent affordable homeownership developments and our established pricing model, which ensures affordability for buyers. We do not anticipate the need for additional City funds beyond this request. Following home sales, we will continue to meet all required reporting and compliance obligations.

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 is a critical component of the project's financing and is essential to moving forward on the intended timeline. Without full funding, our ability to proceed as planned would be significantly impacted—potentially delaying the project or reducing the overall scope. While we are committed to exploring all available resources and leveraging our organizational capacity, a reduced award would require reevaluating project phasing, timelines, and

possibly other funding sources. Timely and sufficient funding is key to ensuring that Old Farm Landing remains financially viable, aligned with City housing goals, and deliverable within the intended development window.

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

Detailed Pro Forma

Old Farm - Simple proforma.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).

We anticipate utilizing Oregon Housing and Community Services' (OHCS) Oregon Bond Residential Loan Program (First Home), which provides fixed-rate, 30-year mortgages for first-time homebuyers, often paired with down payment assistance. We have ongoing working relationships with a variety of OHCS-approved lenders, including LoanDepot, Umpqua Bank, and Hilltop Home Loans. Our homebuyers typically receive a traditional 30-year mortgage and contribute approximately \$2,000 toward closing costs. To increase affordability and eliminate the need for private mortgage insurance (PMI), we structure a forgivable silent second mortgage to cover the down payment. Buyers with assets exceeding \$20,000 are subject to additional contribution requirements in alignment with our program guidelines. All homes will be part of our land trust model, which lowers property taxes for the homeowner and ensures long-term affordability for future buyers through our established shared equity agreement. This financial structure supports sustainable homeownership for buyers earning between 40–80% of area median income and ensures that homes remain affordable across generations.

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.

We propose the following terms:

- Interest Rate: 0% interest for the duration of the affordability period.
- Payment Schedule: No principal or interest payments required during the initial affordability period; full payment deferred.
- Affordability Period: A minimum of 20 years, during which all homes will be subject to permanent affordability requirements for households earning at or below 80% of Area Median Income (AMI), consistent with City of Bend policies.
- Loan Maturity and Forgiveness Option:
 - The loan will become due and payable in full at the conclusion of the 20-year affordability period.
 - In lieu of repayment, Bend-Redmond Habitat may elect to extend affordability for an additional 20 years, subject to City of Bend approval and continued compliance with all affordability covenants.
 - If Bend-Redmond Habitat successfully extends affordability for the additional 20-year period, the loan will be forgiven in full.

G.8. PRO Housing Funds Requested

\$4,000,000.00

G.9. AHF Funds Requested

\$1,500,000.00

G.10 CDBG Funds Requested

\$0.00

G.11. Leveraged Funds

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\$11,814,200.00

H. Budget

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Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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
Land Acquisition	\$4,000,000.00	\$1,500,000.00	\$0.00	\$0.00	\$591,500.00	\$6,091,500.00
TOTAL	\$4,000,000.00	\$1,500,000.00	\$0.00			\$6,091,500.00

H.2. Other Public Funds

Source	Use of Funds	Amount of Funding	Funding Status
OHCS LIFT	Vertical construction costs	\$5,270,000.00	
TOTAL		\$5,270,000.00	

H.3. Private Funds

Source	Use of Funds	Amount of Funding	Funding Status
Habitat Fundraising	Gap funding	\$251,200.00	
TOTAL		\$251,200.00	

H.4. Funding Documentation

Funding Documentation - Letters of funding commitment from sources

Letter_Of_Financing_Committment F1B.pdf

I. Project Feasibility and Readiness

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Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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.

This project is well within our administrative capacity. We are specifically pursuing build-ready lots to align with funding timelines and avoid the added time and complexity of installing new infrastructure. We have a strong track record of managing similar affordable homeownership developments, including successfully securing and implementing funding through Oregon's LIFT program. To date, we have completed three LIFT-funded projects in Bend and have two additional projects currently in progress. To meet project deadlines, we plan to utilize an experienced general contractor for construction. Our internal construction team will continue to focus on managing our existing development pipeline, including recently awarded projects in partnership with Bend-La Pine Schools. We will also continue working with community partners to identify and prepare qualified homebuyers, as part of our established homeownership program. Our organizational systems, experienced staff, and proven partnerships position us to successfully complete this project on schedule and in alignment with program requirements.

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 have broad community support and a 20-year history as a trusted partner with the City of Bend. We have consistently demonstrated the ability to manage City funds and federal pass-through resources effectively, delivering affordable homeownership opportunities that meet community needs. Our projects rarely face the opposition other developments encounter because we engage with the community early, communicate transparently, and follow through on commitments. For example, we do not make promises—such as preserving trees—only to later challenge them. Our positive reputation is based on trust, accountability, and a proven record of results. Letters of support are attached.

Attach Letters of Support

Evidence of Neighborhood/Community Support

NeighborImpact Letter of Support_JB.pdf

NeighborImpact_Letter of support_2024.pdf

MOU - Latino Community Association x Bend-Redmond Habitat for Humanity.pdf

Umpqua letter of support.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?

We are ready to proceed with this project. Over the past five years, we have steadily increased our organizational capacity to align with the growth of our project pipeline. This includes expanded staffing in construction management, project oversight, and homebuyer services. The Old Farm Landing project is fully in line with our current capacity and

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organizational trajectory. Our staff are in place and experienced in managing similar affordable homeownership developments. We also plan to utilize an experienced general contractor to meet funding deadlines, allowing our internal construction team to stay focused on other active projects. We are prepared to move forward immediately upon securing funding.

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.

None.

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.

We have a longstanding partnership with the City of Bend and extensive experience meeting federal funding requirements. Our organization regularly undergoes monitoring and audits, consistently meeting expectations and working cooperatively with City staff. We have been subject to federal single audit requirements and have the administrative capacity to manage federal funds and reporting. We also maintain decades of publicly available 990 filings, ensuring clear financial accountability. In recent years, we were awarded large federal Community Project Funding grants administered by HUD, requiring full NEPA reviews and federal reporting. We are uniquely qualified to not only utilize these resources effectively but also to help streamline the monitoring process for City staff, drawing on our established systems, experience, and track record of successful federal grant management.

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

12/15/2025

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

07/01/2029

J. Required Documents

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Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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-2025.pdf

Affirmatively Furthering Fair Housing Statement and Marketing Plan

Habitat AFFHMP.pdf

Proof of Non-Profit or Governmental Status

501c3_Letter_0485-5080_2022.pdf

Status of Oregon Business Registry Printout

Oregon State Registry 2025.pdf

Unique Entity Identifier (UEI) Number

SAM.gov UEI.jpg

Map of Project Location

TaxMap - combined.pdf

Equity and Inclusion Policy

BRHFH Core Values.pdf

Submit

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Case Id: 30346

Name: Bend-Redmond Habitat for Humanity - 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

Scott Nordquist

Electronically signed by snordquist@brhabitat.org on 6/24/2025 4:18 PM

Old Farm Landing		per unit
Uses		\$ -
Land	\$ 6,091,500	\$ 196,500
Architect & Engineering	\$ 150,000	\$ 4,839
Foundations	\$ 1,550,000	\$ 50,000
SDCs	\$ 930,000	\$ 30,000
Permits, Taxes & Insurance	\$ 310,000	\$ 10,000
Construction	\$ 5,425,000	\$ 175,000
GC fee	\$ 1,085,000	\$ 35,000
Environmental Review	\$ 12,000	
Homeownership Program	\$ 465,000	\$ 15,000
Sales costs	\$ 248,000	\$ 8,000
OHCS fees	\$ 55,000	
Subtotal	\$ 16,321,500	\$ 526,500
Contingencies & Escalation	\$ 992,700	\$ 32,023
Total Uses	\$ 17,314,200	\$ 558,523
Sources		\$ -
Mortgage revenue	\$ 5,580,000	\$ 180,000
OHCS LIFT	\$ 5,270,000	\$ 170,000
SDC Exemptions	\$ 713,000	\$ 23,000
PRO Housing & AHF	\$ 5,500,000	
Habitat fundraising	\$ 251,200	
Total Sources	\$ 17,314,200	\$ 558,523

1/7/2025

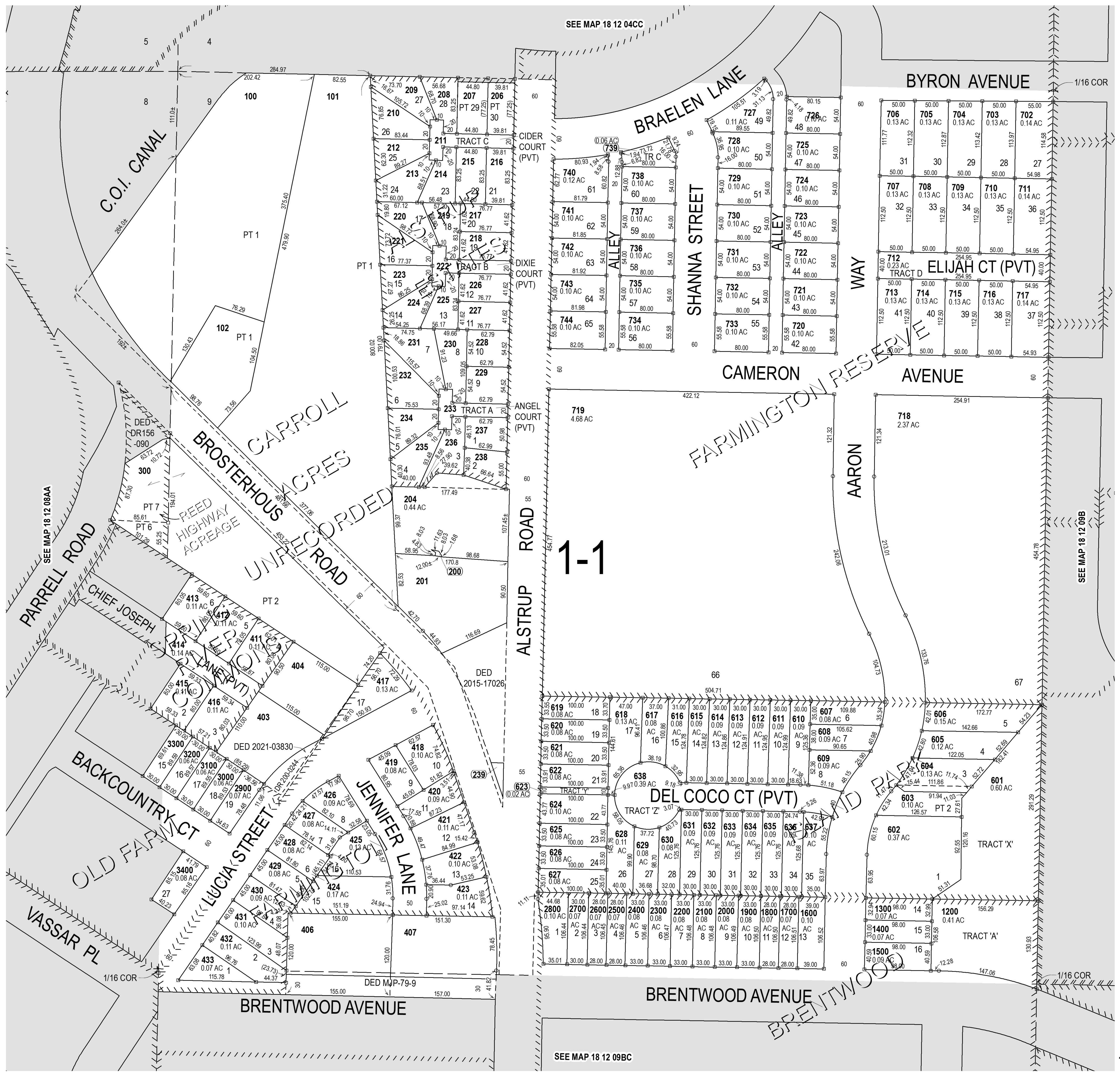
$$1'' = 100'$$

Cancelled Nos.
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1/7/2025

1" = 100'



Cancelled Nos.
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