



CITY OF BEND

HOME Committee Recommendations

Racheal Baker, Housing Division Manager

December 16, 2025



Council Goal - Housing



Develop and implement strategies to meet community housing needs, reduce homelessness, and create complete, walkable neighborhoods through data-driven policies, reliable funding, and innovative development codes.

Target efforts for housing production based on community needs and directed by the State

- Create a Housing Production Strategies committee to develop policies, incentives and other funding tools to increase the supply of affordable and missing middle housing in alignment with the Oregon Housing Needs Analysis
- Permit 3,942 total housing units by the end of the biennium that includes 1,818 deed-restricted Affordable (at or below 80% AMI) and 826 units of deed-restricted or contract-restricted middle-income housing (at or below 120% AMI)





Housing



Develop and implement strategies to meet community housing needs, reduce homelessness, and create complete, walkable neighborhoods through data-driven policies, reliable funding, and innovative development codes.

Performance Metrics:

Issue Permits for 3,942
housing units

1,126 Units

Since July 1, 2025

Maintain at least 525
shelter beds

586 Beds

Current Total

Create 15 new safe
parking spaces

19 Spaces

Since July 1, 2025



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Area Median Income (AMI)

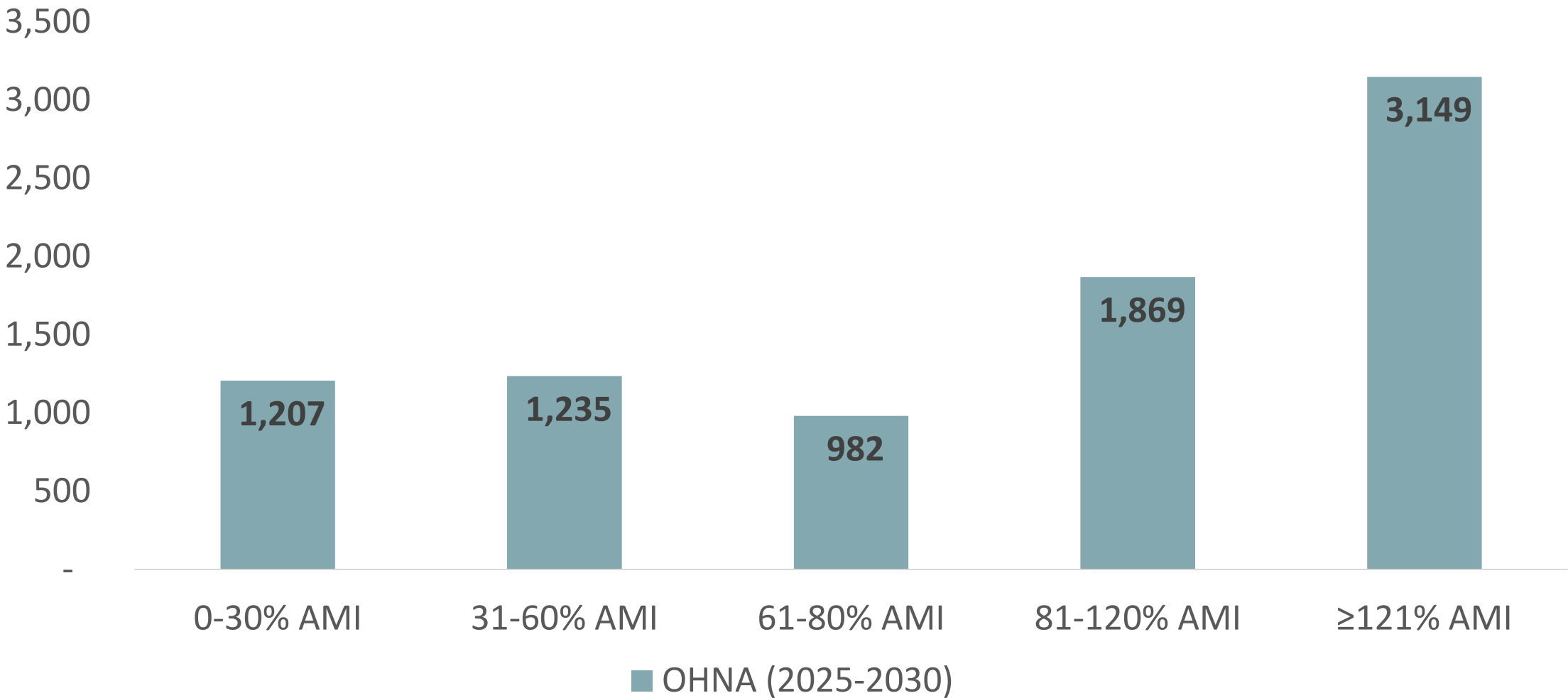
\$123,500 – Family of four AMI – *Bend-Redmond HUD Metro Fair Market Rent Area*

Household Size				
Median Income Percentages	1	2	3	4
30%	\$24,000	\$27,450	\$30,840	\$34,290
50%	\$40,000	\$45,750	\$51,400	\$57,150
60%	\$48,000	\$54,900	\$61,680	\$68,580
80%	\$64,000	\$73,200	\$82,240	\$91,440
90%	\$75,250	\$85,950	\$96,700	\$107,450
100%	\$86,450	\$98,800	\$111,150	\$123,500
110%	\$95,100	\$108,700	\$122,300	\$135,850
120%	\$106,700	\$118,550	\$133,500	\$148,200





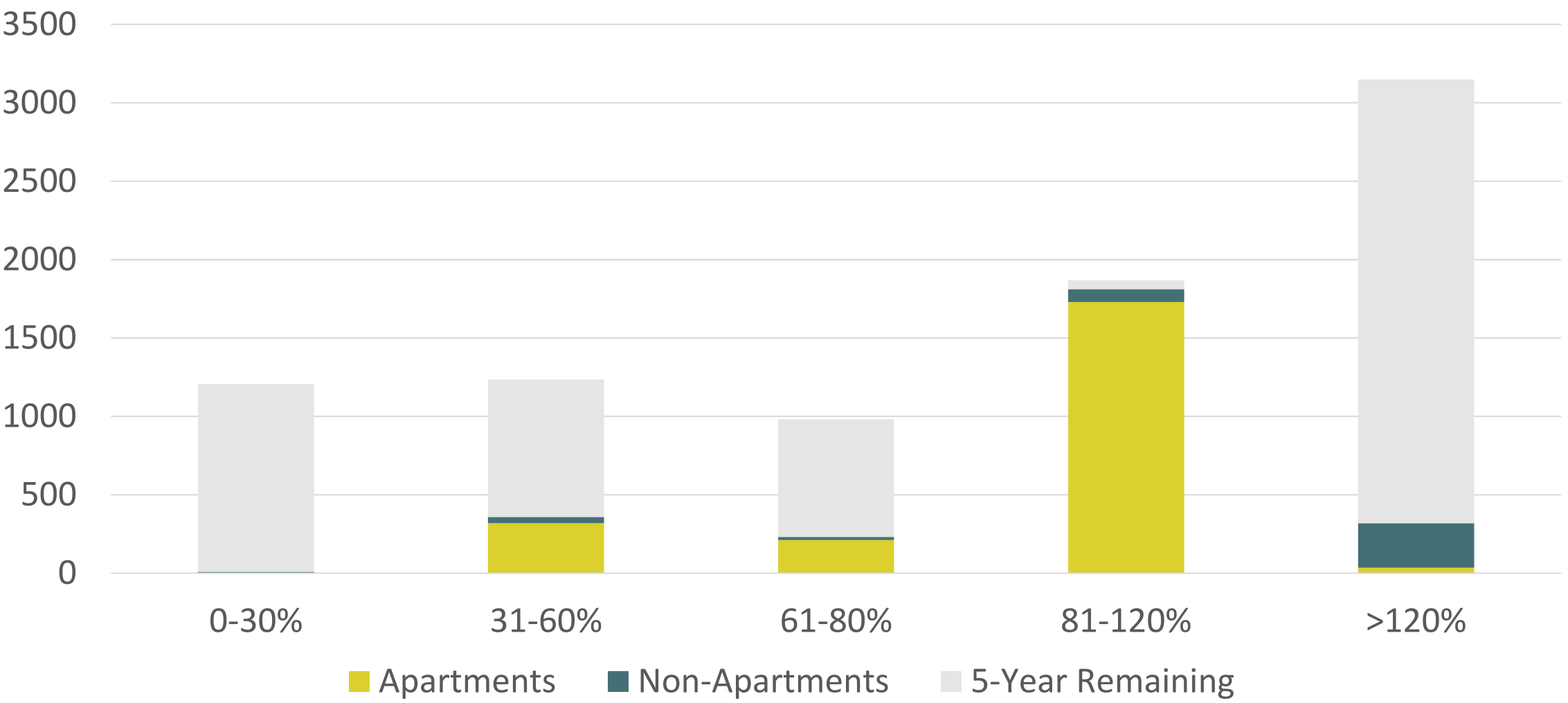
OHNA (2030)



Source: Oregon Housing Needs Analysis Methodology 2025

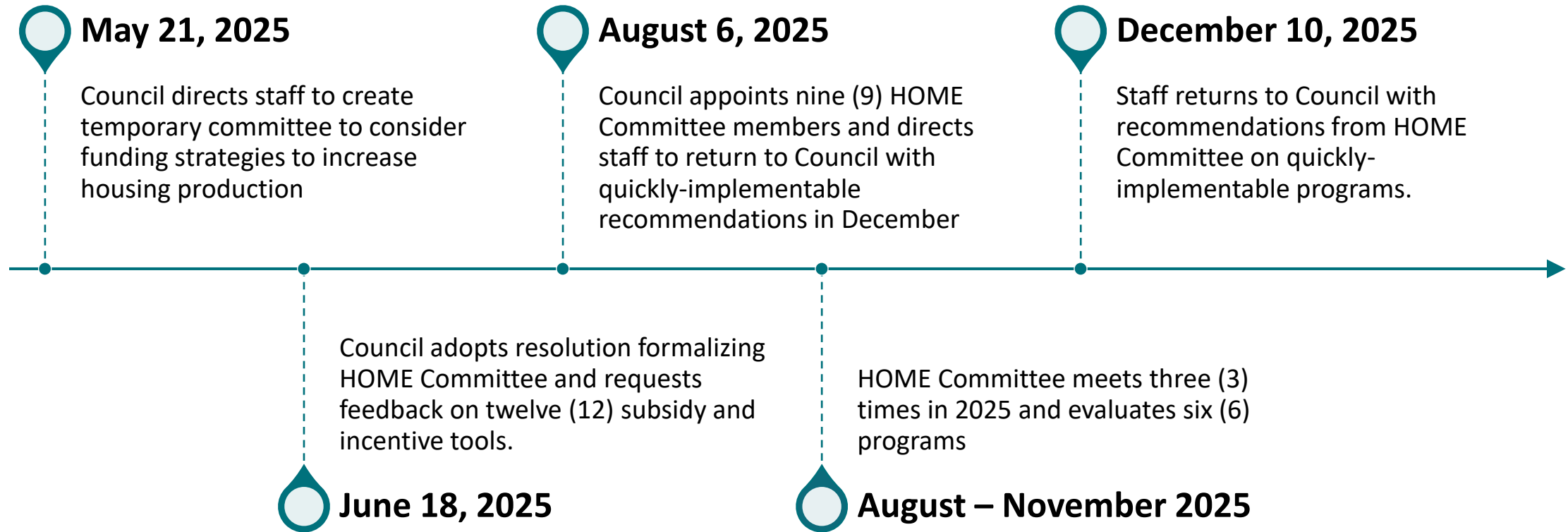


OHNA (2030) – Incentivized & Produced to Date



Source: OHNA, BURA, City of Bend, CoStar, Redfin

HOME Committee Timeline





HOME Policy Topics

Policies
Considered in
2025

- Revolving Loan Fund (Oct)
- Infrastructure Revolving Loan Fund (Oct)
- Credit Enhancement (Oct)
- Property Tax Exemptions (Nov)
- Moderate Income Revolving Loan Fund (MIRL) (Nov)
- Site Specific - Tax Increment Assistance for Housing Affordability (TIAHA) (Nov)

Policies for
Consideration in
2026

- SDC Methodologies
- Long-Term Lease Incentives Program
- Deed Restricted Purchase Program
- Vacancy Tax
- Land Value Tax
- Rental Housing Fee
- Increases to AHF and CICT
- Bonding – 501(c)3 &/or General

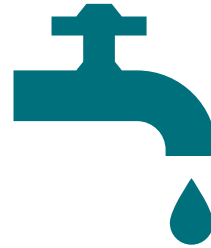




HOME Committee Recommendations



Tax Increment Assistance
for Housing Affordability
(TIAHA)
(Site-Specific TIF)



Infrastructure Revolving
Loan Fund (IRL)



Credit Enhancement



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HOME Committee Recommendations

	Site-Specific TIAHA	Infrastructure Loan Fund	Credit Enhancement
Unit Creation Potential	Medium/High	Low	Medium
Program Readiness Timeline	3 months	12-18 months	12-24 months
Additional Staff Required	High	Medium, depending on ability to outsource	Medium, new program in Oregon
AMI/Population Targets	< 90% AMI	All	Often < 120 AMI
Type of Housing	Primarily Multifamily, Ownership & Rental	Single Family, Ownership & Rental	Multifamily, Rental
Magnitude of Initial Investment	*\$0	\$\$	\$\$\$
Anticipated Award per Project <small>*Not all of the proposals involve a direct payment to projects</small>	TBD	<\$750k	\$1-7m <small>*Derived from Debt coverage ratios</small>



Budget / Funding Consideration



Funding Implications

- Infrastructure Revolving Loan Fund and Credit Enhancement programs require City dollars up front to implement
- Constitutional Considerations – \$'s used to fund or cover debt service payments must be from non-property tax revenue
- Revenue source must also not be restricted to other uses (i.e. Enterprise Funds)
- Potential Revenue Source – Juniper Ridge Land Sale Reserve Fund
 - ~\$10M available in reserves today
- Additional Council discussions in January & February around funding needs that may also utilize General & Reserve funds
 - Houselessness (Shelters, Safe Parking, TSSA)
 - General Fund supported programs (Airport, Public Safety)
 - Future City Hall & City-owned property activation



Next Steps

Recommended Direction

Site Specific TIF/TIAHA

- Staff to return to BURIA with a revised TIAHA Policy proposal that includes the following alterations:
 - Address “Claw back” provision language
 - Increase (or decrease) % of units providing affordability
 - Adjust minimum affordability level requirement to “__”%
 - Cap value of rebate to “__” number years

Infrastructure Revolving Loan Program

- Staff to return to Council with proposed policy based on the following criteria:
 - Funds to support infrastructure development (road, sidewalk, utilities) within right-of-way that supports housing development
 - Limit to lots or subdivisions with 1-4 units (including middle land divisions)
 - Max loan amount is less than \$750K (prevailing wage considerations)
 - Below market interest rates and 3-5 year repayment terms



Recommended Direction

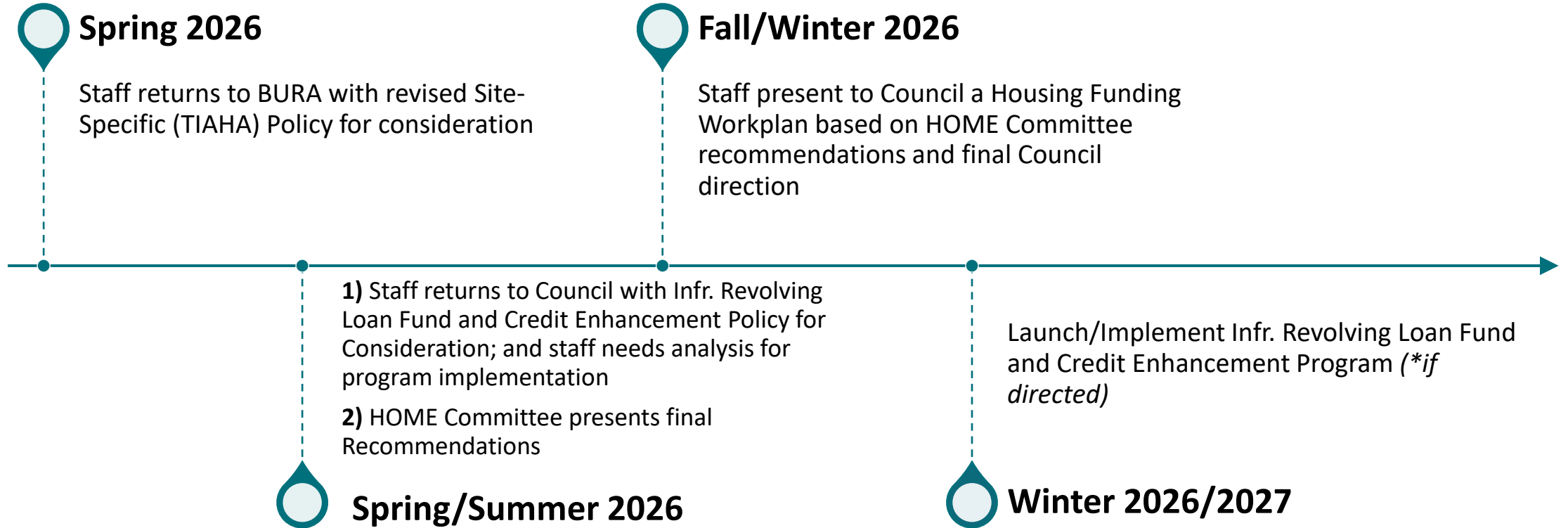
Credit Enhancement

- Staff to return to Council with proposed policy based on the following criteria:
 - Any type of residential, multi-unit project with 10 or more units
 - Assistance limited to supporting the Construction Loan portion of a Development Project
- Staff will work with a legal and financial consultant to assist in drafting necessary documents and agreements in accordance with Oregon law
- Staff will work with a legal and financial consultant to develop guidance on financial eligibility requirements for a prospective developer

Staff Need/Capacity Analysis

- Evaluate future staffing needs/levels to support additional program management/coordination

Anticipated Implementation Timeline



Questions / Discussion

Language Assistance Services & Accommodation Information for People with Disabilities



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