Work Session Goals

• Review Consolidated Plan scope and purpose
• Discuss Community Profile and Needs
• Review Draft Goals and Strategies for Use of HUD Funds
• Discuss Next Steps for Completion and Submittal
Consolidated Plan Scope and Purpose
The Consolidated Plan sets priority needs and strategies for use of federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds over a 5-year period.

Eugene and Springfield receive funds based on formula allocation and Congressional appropriations. The two jurisdictions will receive an estimated $16 million in CDBG and HOME funds over the next 5 years.


The scope of the plan is limited to eligible uses of CDBG and HOME funds include affordable housing, human services, nonprofit capital facilities, job creation, and improvements to low-income neighborhoods.
HUD Plan Structure

Planning and Allocation
- Consolidated Plan (once every 5 years)
  - Year 1 Action Plan
  - Year 2 Action Plan
  - Year 3 Action Plan
  - Year 4 Action Plan
  - Year 5 Action Plan

Implementation and Reporting
- Year 1 CAPER
- Year 2 CAPER
- Year 3 CAPER
- Year 4 CAPER
- Year 5 CAPER

CAPER – Consolidated Annual Performance and Evaluation Report
Plan Development Steps

• **Assess** housing and community development needs of low-income people and neighborhoods through data analysis, community involvement, and agency consultation.

• **Develop** priority needs, goals, strategies, and metrics to invest CDBG and HOME funds over next 5 years in areas of greatest demonstrated need.

• **Coordinate** with other plans and resources to create partnerships and leverage investments.

• **Consider** how governmental policies affect availability and affordability of housing opportunities and impact low-income neighborhoods.

• **Conduct** analysis of impediments to fair housing and identify strategies to address impediments
Plan Development Steps

Evaluation and Needs Assessment

- **Step 1** Assess Past Activity
- **Step 2** Assess Community Needs
- **Step 3** Assess Market Conditions

Strategic Plan Development

- **Step 4** Set Priority Needs
- **Step 5** Identify Priority Strategies and Determine Feasibility
- **Step 6** Set Goals, Strategies and Metrics

Engage General Population, Affected Parties, and Affected Agencies to Identify Needs

Engage General Population, Affected Parties, and Affected Agencies to Inform Priorities and Strategies
Plan Development Timeline

Data review

Outreach and Consultations

Needs Analysis

Priorities, Strategies & Metrics

Public hearing

Finalize & submit

Set funding priorities

Public hearing

Finalize & submit
Engagement Activities

• Community Resident Needs Survey – 216 responses
• Agency Needs Survey – 38 agency responses
• Consultations with Boards, Commissions, and Agencies
• Community Open House – Over 130 community participants
• Strategy Prioritization Survey – 104 responses from open house participants and electronic responses
• Consolidated Plan Advisory Committee – three meetings
Community Profile and Draft Priority Needs
Community Profile

• **Moderate Growth** - The area has a moderate growth rate which is driven primarily by people moving to the area.

• **Greater Share of Seniors** - Eugene is also aging as people 65 and older now make up 26.4% of the population.

• **Greater Diversity** - The area is becoming more diverse as 21% of the population is now Latinx or a person of color.

• **Decreasing Household Size** - More than half of all Eugene households are family households but the number of single person households has increased.

• **Growing Median Income** - The median household income for Eugene ($47,489) is growing but still lags behind the state and country.

• **Lower Unemployment** - The unemployment rate of Lane County is now 3.3% however this rate is higher for younger and people without higher education levels.
Income and Poverty

• 21% of Eugene residents have incomes below the poverty line.
• 19% of Eugene residents receive food stamp benefits
• 49% of students enrolled in the three area school districts are eligible for free and reduced meals
• 13% of Eugene residents live with one or more disabilities.
• 2,165 people were counted as homeless in Lane County during the 2019 Point-in-Time Count
• 1,629 students from the three area school districts were homeless in 2019
Low Income Areas Map

Areas where 51%+ of the population earns less than 80% of Area Median Income (AMI).
For the Eugene/Springfield area, 80% AMI for one person is $36K, and four people is $52K.

Eugene/Springfield city limits

Information based on census block groups. Data has a high margin of error.
Renter Housing Needs

**All Eugene Renters**

- Renter households now make up 51% of all Eugene households (34,000 households)
- Between 2010 and 2019 the median rental rate in Eugene rose 47% to $1,373
- 55% of Eugene renter households have a moderate or severe housing cost burden (18,700 households)

**Eugene Renters with Low Incomes**

- 63% of Eugene renter households are low-income (21,535 households)
- 79% of Eugene low-income renter households have a moderate or severe housing cost burden (17,415 households)
Owner Housing Needs

All Eugene Homeowners

• Owner households now make up 49% of all Eugene households (32,400 households)
• Between 2010 and 2019 the median sale price of a home in Eugene rose to $306,400 (a 46% increase)
• 27% of Eugene owner households have a moderate or severe housing cost burden

Eugene Homeowners with Low Incomes

• 23% of Eugene owner households are low-income (7,390 households)
• 66% of Eugene low-income owner households have a moderate or severe housing cost burden (4,877 households)
Analysis of Fair Housing

• An analysis of impediments (AI) to fair housing is a required component of the Consolidated Plan process.

• The AI includes data analysis, regulatory review, and assessment of community perspectives and experiences with housing discrimination for protected classes under federal fair housing law.

• The analysis finds that members of protected classes do sometimes experience housing discrimination. The persons with disabilities submitted the greatest number of fair housing complaints. 22% of community survey respondents believed they have experienced housing discrimination.

• Eugene does not have any geographic areas that meet the HUD threshold for a racially/ethnically concentrated area of poverty

• The regulatory analysis did find some areas where regulations could be improved to better support fair housing goals.

• The data analysis also found that a limited number of mortgages were made to some minority groups
Proposed Priority Needs

<table>
<thead>
<tr>
<th>Category</th>
<th>Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renters</td>
<td>Low-income people need increased access to quality affordable rental housing</td>
</tr>
<tr>
<td>Home Owners</td>
<td>Low-income people need increased access to quality affordable home ownership opportunities and support to remain homeowners</td>
</tr>
<tr>
<td>People experiencing homelessness</td>
<td>People need access to housing and supportive services to prevent them from becoming homeless and to leave homelessness</td>
</tr>
<tr>
<td>Non-Homeless Special Needs Populations</td>
<td>Special needs populations need additional support as it relates to affordable housing, human services, and employment opportunities</td>
</tr>
<tr>
<td>Employment Opportunities</td>
<td>People who have low-incomes, are unemployed or underemployed need a broader range of employment opportunities, including self-employment</td>
</tr>
<tr>
<td>Low-Income Areas</td>
<td>Geographic areas that meet criteria as low-income areas or areas of slums and blight need support for rehabilitation and public facility improvements</td>
</tr>
</tbody>
</table>
Strategic Goals for Use of CDBG and HOME Funds
What is CDBG?

- The CDBG program was created in 1974 to further the development of urban communities through affordable housing, economic opportunities, and suitable living environments.
- All uses of CDBG funds must meet a national objective including: 1) benefit to low-income persons or neighborhoods; 2) prevent or eliminate slums and blight; or 3) meet an urgent need.
- CDBG funds are restricted to certain eligible uses. Only 15% may be used for human service programs.
- CDBG has strict requirements for expenditure of funds.
- CDBG may not be used to fund new construction of housing.
- Use of CDBG funds triggers compliance with multiple federal requirements for entire projects.
What is HOME?

• The one and only purpose of HOME is to expand the supply of decent, safe, sanitary, and affordable housing. Can only be used to support permanent or long-term transitional affordable housing.

• Eugene is an “entitlement jurisdiction” for HOME funds. Eugene and Springfield formed a “consortium” in 1992 to create a pool of resources to support projects in both jurisdictions.

• Highly complex and restrictive program with strict commitment and expenditure deadlines.

• Best suited for supporting new construction or acquisition of existing affordable rental housing.

• Requires a minimum 25% match of nonfederal funds and cannot be committed until all other project sources are in place.

• HOME projects must meet a very high habitability standard and meet up to a 20 year period of affordability.
# Proposed Affordable Housing Strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td><strong>Increase the supply of affordable housing</strong></td>
<td>Acquire land, develop new housing, and support organizations that build affordable housing</td>
</tr>
<tr>
<td><strong>Rehabilitate existing affordable housing</strong></td>
<td>Provide rehabilitation loans, emergency repair grants, and accessibility improvements</td>
</tr>
<tr>
<td><strong>Create home ownership opportunities</strong></td>
<td>Provide down-payment assistance for first-time home buyers</td>
</tr>
<tr>
<td><strong>Remove barriers to affordable and supportive housing</strong></td>
<td>Support programs that assure housing opportunities are provided without discrimination.</td>
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</tbody>
</table>
Proposed Affordable Housing Strategy

Increase the supply of affordable housing

Acquire land, develop new housing, and support organizations that build affordable housing

COMMONS ON MLK
51 homes of permanent supportive housing
- HOME
- Low-Income Housing Fund
- SDC Exemption

IRIS PLACE ON RIVER ROAD
52 new homes
- HOME
- CDBG
- SDC Exemption

POLK STREET APARTMENTS
11 homes for youth leaving foster care
- HOME
- CDBG
- Property Tax Exemption
Proposed Community Development Strategies

- **Support human service operations and improve spaces where people receive services**
  
  Support delivery of human service for people with low incomes, special needs, or unstable housing

- **Create jobs through business loans and microenterprise training**
  
  Offer loans to support business expansion and job creation as well as training for microentrepreneurs

- **Make strategic investments in low income areas**
  
  Make improvements to low income areas such as removing distressed or hazardous structures and improve public areas
Support human service operations and improve spaces where people receive services

Support delivery of human service for people with low incomes, special needs, or unstable housing

**SVDP EUGENE SERVICE STATION**
Exterior improvements, rehab of shower, laundry facilities

- CDBG Human Service Operations Grant
- CDBG Facility Improvement Grant

**CCS COMMUNITY SERVICE CENTERS**
New freezer-cooler, office space, accessibility and exterior improvements

- CDBG Human Service Operation Grant
- CDBG Facility Improvement Grant

**SHELTERCARE HOMELESS MEDICAL RECUPERATION**
New roof, stucco, paint, storage room

- CDBG Facility Improvement Grant
Fair Housing Strategies

• Expand the supply of affordable housing throughout the community
• Support land acquisition for affordable housing throughout the community
• Support fair housing outreach and education for residents
• Support fair housing outreach and education for landlords
• Support fair housing complaint and hotline services
• Explore additional renter protections
• Explore regulatory changes to better support protected classes
Proposed Strategies support Goals of Multiple City Plans
Next Steps
Next Steps

March 2
• Publish draft Executive Summary and entire draft Consolidated Plan for 30 day public comment period

April 1
• Hold final Consolidated Plan Advisory Committee meeting and hold joint public hearing

April 27
• Present Eugene-Springfield 2020 Consolidated Plan and One-Year Action Plan for Eugene and Springfield City Councils for adoption

May 15
• Complete and submit Consolidated Plan and Action Plan to HUD
2019 HUD Income Limits: Eugene MSA, OR

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Very Low-Income: 30% AMI</th>
<th>Low Income: 50% AMI</th>
<th>Moderate Income: 80% AMI</th>
<th>AMI</th>
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<tbody>
<tr>
<td>1</td>
<td>$13,650</td>
<td>$22,750</td>
<td>$36,350</td>
<td>$45,500</td>
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Source: US Department of Housing and Urban Development, huduser.gov