

RESOLUTION NO. 6256

A RESOLUTION ADOPTING ALBANY'S CONSOLIDATED PLAN FOR FISCAL YEARS 2013 THROUGH 2017 FOR COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS AS REQUIRED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funding to metropolitan cities with populations of at least 50,000; and

WHEREAS, the Census Bureau's July 1, 2011, population estimates show that the City of Albany reached the threshold population of 50,000 and is eligible to receive CDBG funding annually as an entitlement grantee; and

WHEREAS, the City of Albany adopted Resolution 6157 accepting Albany's status as an entitlement grantee and will begin receiving annual grants on a formula basis to develop viable urban communities by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons; and

WHEREAS, the City of Albany is required to assess the City's community development needs, market conditions and set goals and priorities to address needs in a Consolidated Plan for Fiscal Years 2013 through 2017; and

WHEREAS, the City of Albany has expressed interest in assisting low- and moderate- income residents with suitable living environments and great neighborhoods; and

WHEREAS, the City held a public open house June 10, 2013, a public hearing on July 24, 2013 and a public hearing on August 14, 2013 and received comments in support of the Consolidated Plan.

NOW, THEREFORE, BE IT RESOLVED that the Albany City Council adopts the Consolidated Plan for Fiscal Years 2013 through 2017, a copy of which is attached hereto as "Exhibit A".

DATED AND EFFECTIVE THIS 14th DAY OF August 2013.



Mayor

ATTEST:




City Clerk

**CITY OF ALBANY OREGON
CONSOLIDATED PLAN
FOR FISCAL YEARS 2013 THROUGH 2017**

**PREPARED FOR THE CITY OF ALBANY
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

**PREPARED BY THE CITY OF ALBANY, OREGON
COMMUNITY DEVELOPMENT DEPARTMENT
AUGUST 14, 2013**

This page is left blank intentionally.

Table of Contents

Albany Consolidated Plan For Fiscal Years 2013 through 2017

Executive Summary

| | |
|-------------------------------|---|
| ES-05 Executive Summary | 1 |
|-------------------------------|---|

The Process

| | |
|---|----|
| PR-05 Lead & Responsible Agencies | 6 |
| PR-10 Consultation | 7 |
| PR-15 Citizen Participation | 18 |

Needs Assessment

| | |
|---|----|
| NA-05 Overview | 21 |
| NA-10 Housing Needs Assessment | 23 |
| NA-15 Disproportionately Greater Need: Housing Problems | 34 |
| NA-20 Disproportionately Greater Need: Severe Housing Problems..... | 37 |
| NA-25 Disproportionately Greater Need: Housing Cost Burdens | 40 |
| NA-30 Disproportionately Greater Need: Discussion | 42 |
| NA-35 Public Housing | 45 |
| NA-40 Homeless Needs Assessment | 49 |
| NA-45 Non-Homeless Special Needs Assessment | 57 |
| NA-50 Non-Housing Community Development Needs | 66 |

Market Analysis

| | |
|--|-----|
| MA-05 Overview | 70 |
| MA-10 Number of Housing Units | 75 |
| MA-15 Cost of Housing | 79 |
| MA-20 Condition of Housing | 85 |
| MA-25 Public and Assisted Housing | 91 |
| MA-30 Homeless Facilities | 92 |
| MA-35 Special Needs Facilities and Services | 99 |
| MA-40 Barriers to Affordable Housing | 103 |
| MA-45 Non-Housing Community Development Assets | 105 |
| MA-50 Needs and Market Analysis Discussion | 113 |

Strategic Plan

| | |
|--|-----|
| SP-05 Overview | 119 |
| SP-10 Geographic Priorities | 122 |
| SP-25 Priority Needs | 125 |
| SP-30 Influence of Market Conditions | 128 |
| SP-35 Anticipated Resources | 129 |
| SP-40 Institutional Delivery Structure | 131 |
| SP-45 Goals Summary..... | 137 |
| SP-50 Public Housing Accessibility and Involvement | 139 |
| SP-55 Barriers to Affordable Housing | 140 |
| SP-60 Homelessness Strategy | 142 |
| SP-65 Lead Based Paint Hazards | 145 |
| SP-70 Anti-Poverty Strategy | 147 |
| SP-80 Monitoring | 150 |

This page is left blank intentionally.

ES-05 Executive Summary

1. Introduction

The City of Albany became an Entitlement Grantee in 2012, and will begin receiving an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) October 1, 2013. As a recipient of CDBG funds, the City is required to prepare a five-year strategic plan that identifies housing and community needs, prioritizes these needs, identifies resources to address needs, and establishes annual goals and objectives to meet the identified needs. This five year plan is known as the Consolidated Plan. The purpose of the Plan is to outline a strategy for the City to follow in using CDBG funding to achieve the goal of the CDBG program, *"to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons."*

The Plan serves the following specific functions:

- A planning document that identifies the City's housing and community development needs, priorities, goals and strategies to address these needs;
- A strategy for how funds will be allocated to eligible housing and community development activities to address the City's housing and community development needs.
- A management tool for assessing performance and tracking results.

Albany's first Consolidated Plan for fiscal years 2013 through 2017 (the Plan or Consolidated Plan) was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

The City will receive approximately \$400,000 in CDBG funds annually to assist Albany with eligible programs to meet community development and housing needs. Over the term of the five-year plan, around \$2,000,000 is expected to be available for project activities identified in the Annual Action Plans. Each year, the City will prepare an Annual Action Plan that outlines the specific program activities to be carried out in meeting the Consolidated Plan strategies. The City will focus on partnerships and collaborations to foster successful projects and leverage funds in order to address Albany's need for low-income and homeless housing, services for Albany's special needs and low-income persons, and community and economic development needs.

The Consolidated Plan includes a profile of the community and its economy, an assessment of housing and community development needs, and the development of long-range strategies to meet those needs. The Plan provides a framework for action to meet the needs of residents of the City, with emphasis on assisting its populations with greatest need. The *Needs Assessment* section of the Plan captures housing and community needs identified throughout the public participation efforts and research. The Plan also provides the basis for allocating HUD funds under the CDBG Program.

In addition to the CDBG Entitlement funding that will come to the City of Albany, HUD provides grant assistance to the State of Oregon that can also assist low- and moderate-income persons in Albany through different programs including but not limited to the HOME Investment Partnerships, Housing Opportunities for Persons with AIDS, McKinney-Vento Continuum of Care Grants, Emergency Housing Assistance and Emergency Solutions Grants.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Consolidated Plan outlines goals and strategies that will be pursued over the next five years with CDBG funds. All CDBG funded projects except for program administration and planning activities, must meet one of three HUD defined **National Objectives**:

1. Benefit to low- and moderate- income (LMI) persons: Requires recipients to spend 70% of their CDBG funds to meet LMI national objective.
2. Aid in the prevention or elimination of slums or blight:
 - Prevent or eliminate slums and blight on an area basis;
 - Prevent or eliminate slum and blight on a spot basis; or
 - Be in an urban renewal area
3. Meet urgent needs to alleviate emergency conditions.

Local Objectives

The Consolidated Plan for FY 2013-2017 identified the following goals and strategies that the City of Albany will address through the Community Development Block Grant programs. The goals were developed through the *Needs Assessment*, data analysis and consultations with area agencies and citizen input. CDBG funds will be allocated to address these goals in the 2013-2014 Annual Action Plan.

Goal 1: Reduce Housing Cost Burden for Albany's Low-Income Households.

Goal 2: Expand and Improve Albany's Affordable Housing Supply.

Objectives and Strategies: The Strategic Plan proposes to allocate funding for housing rehabilitation for low-income households earning 60% or less of the HUD adjusted median family income (HAMFI). Housing rehabilitation funds will leverage federal weatherization grants when possible to reduce monthly housing costs. CDBG funds will support the creation of affordable housing units through new development or acquisition and rehabilitation.

Goal 3: Reduce Homelessness and Expand the Supply of Housing for the Homeless.

Objectives and Strategies: Support the *Linn County Ten Year Plan to Address Issues Around Housing and Homelessness*. The Strategic Plan allocates funding to support the establishment of an emergency shelter for families with children and/or unaccompanied youth and for transitional or permanent supportive housing with support services. Support programs that prevent homelessness and work with the homeless to address issues of homelessness and transition into stable housing.

Goal 4: Improve Low and Moderate Income Neighborhoods.

Objectives and Strategies: Remove deteriorating and blighted conditions through improvements to public facilities including recreational amenities and sidewalks in Albany's low-income census tracts. Housing rehabilitation loans will be marketed to property owners in these areas.

Goal 5: Expand Economic Opportunities for Low and Moderate Income (LMI) Persons.

Objectives and Strategies: Support microenterprise assistance and training and provide assistance to businesses that create jobs for LMI persons or to help businesses in LMI areas with building or public improvements.

Goal 6: Help Albany's Low Income Residents and Residents with Special Needs.

Objectives and Strategies: Remove barriers to accessibility in LMI areas and at or near public facilities. Provide funding to agencies that provide services that support Albany's low-income and special needs populations improve the quality of their lives and their housing. Public services include, but are not limited to, services for the homeless and those at risk of becoming homeless, seniors and the disabled, persons with mental or other physical disabilities, victims of domestic violence or sexual assault, child-abuse prevention, and low-income persons such as working parents.

Goal 7: Further Fair Housing in Albany.

Objectives and Strategies: Conduct an analysis of impediments to fair housing choice to assess Albany's fair housing needs and develop a plan to address any impediments. The City will work with the Community Development Commission and residents on the analysis and plan. The City will also contract with the Fair Housing Council of Oregon to provide training and counseling for Albany property owners, residents and developers.

3. Evaluation of past performance

Not Applicable. Albany is a new Entitlement Grantee and this is Albany's first Consolidated Plan and Annual Action Plan.

4. Summary of citizen participation process and consultation process

As a new Grantee, the City developed a Citizen Participation Plan in order to comply with the Sections 91.100, 91.105, and 91.505 of HUD's Consolidated Plan regulations.

The Mayor appointed a Community Development Block Grant Task Force (Task Force) with the purposes of collecting and evaluating data, assessing community needs, consult on citizen participation, and come up with a draft recommendation of program priorities for the FY 2013-2014 Action Plan.

The Task Force included representatives from different agencies, service providers, a lending institution, residents, the Albany Planning Commission and the Albany City Council. They provided the foundation of Albany's agency consultation process and direction on citizen participation. The Task Force met numerous times over an eight-month period and held a work session on May 20, 2013 with the Albany City Council to review the City's draft priority community development needs. All of the meetings were open to the public.

During the process of developing the Consolidated Plan, City staff, Task Force members and the Mayor consulted with other service providers and residents regarding housing and economic needs for seniors and the disabled, homeless persons, the Hispanic/Latino population, and Albany's low-income persons.

City staff and the Mayor participated in a regional housing forum of agencies and municipalities in Linn and Benton Counties in early 2013 that was arranged by Oregon Housing and Community Services and facilitated by the Community Services Consortium. The group discussed regional housing issues, needs, and priorities. Overall the City and Task Force members consulted with 24 organizations and units of government for input on the development of the Consolidated Plan.

A citizen survey was developed as the primary means to gain public input on community needs and to assist in prioritizing CDBG grant programs. The citizen survey was also simplified and prepared in Spanish and distributed to Albany's Hispanic/Latino Community. The survey was distributed electronically to service providers, some of whom then distributed copies to their colleagues and clients. The service providers represented local housing and social service agencies and non-profits that provide services to children, seniors, persons with disabilities, and homeless populations. The City received 251 citizen surveys, including 36 in Spanish.

A separate provider survey was developed and distributed electronically to numerous housing, social and governmental service agencies. The purpose of the survey was to get input on priority activities and facilitate discussions around community needs. The City received 36 surveys from area agencies and service providers.

The City held a public open house June 10, 2013 and invited the public through a press release, emails to area agencies, service providers, the CDBG Task Force, and to the City's Human Relations Commission. The purpose of the open house was to get input on draft priority needs. Eleven people attended the meeting.

A summary of the Consolidated Plan and Action Plan needs and priorities was made available online June 5, 2013.

The Consolidated Plan and FY13-14 Action Plan were made available 14 days in advance of the public hearing on July 24 and 37 days in advance of the August 14 hearing.

The City public hearings on the Consolidated Plan and Annual Action Plan were held July 24, 2013 and August 14, 2013.

5. Summary of public comments

Many comments were received through the public and provider surveys. The following summarizes the survey comments:

- More affordable and safe housing choices
- Rental assistance, help with utilities
- Programs for housing rehabilitation and weatherization
- More industry wage jobs, job opportunities and job training and placement
- Free buses, better transit routes, more transportation options for job-searching
- More support for the homeless including laundry facilities, better food, housing opportunities, cold weather shelters, health and dental care
- Homeless shelter for families with children and for youth
- Detoxification facility
- Downtown riverside improvements and events
- Transitional and supportive housing
- Clean up Sunrise park and Periwinkle Creek, need a dog park
- More parks, dog parks, and more trees
- Community policing, neighborhood watch, safe and clean neighborhoods, activities to bring community members together
- City beautification - trash and litter removal, more parks and public art

- Abuse prevention services
- Parenting classes
- Dental, health and eye insurance
- Teen rehabilitation
- Funding for kids activities
- Senior services

The June 10 open house comments were in support of the proposed programs and funding allocations. Several suggestions and questions/issues were raised including:

- Programs to prevent children from going into foster care including parenting classes and specialized child care;
- Strategic planning around housing and economic development opportunities for minorities;
- More community gardens, safe routes to parks and gardens, more walking and bike paths to increase physical activity for families;
- City beautification and art that represents the community;
- Expand alternative transportation choices.

Very few public comments were received during the 37-day comment period on the Consolidated Plan and Action Plan at the two public hearings and in writing. Two people spoke in favor of the plans and the proposed programs. Two letters in support of the plans were received. One person testified against the plans as federal government intrusion.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted throughout the process. One resident testified against accepting federal money and urged the City Council not to adopt the plans; however the Council adopted the Plans.

7. Summary

The Consolidated Plan reflects coordinated planning and citizen participation to identify the City's top priority needs and eligible projects that can be supported with CDBG funding. The data in the plan will provide community organizations, citizens, developers and policy makers with the context of community development needs for Albany's low-income and special needs residents. The Plan also provides the HUD framework in which the City's CDBG program must be structured.

The goals in the Strategic Plan work to expand housing and economic opportunities for all residents within the City and to improve livability by addressing blighted conditions and community development needs. The Plan outlines a variety of programs the City of Albany will pursue during the five-year period beginning October 1, 2013 to address identified community needs.

The Process

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The City of Albany will be responsible for preparing the Consolidated Plan and Annual Action Plans and for administration of each grant program and funding source.

Table 1 – Responsible Agencies

| Agency Role | Name | Department/Agency |
|-------------|--------|---|
| Lead Agency | ALBANY | Community Development Department/City of Albany |

Narrative

While Albany is a new CDBG Entitlement Grantee, the City received State CDBG funds for housing rehabilitation and public infrastructure projects to benefit low-income households in the past and has experience administering CDBG funds.

The City's Community Development Department staff will be responsible for administering Albany's CDBG programs and ensuring compliance with HUD regulations.

The Albany Community Development Commission will review and recommend policies, programs, activities and strategies to the Albany City Council related to the CDBG programs, the Consolidated Plan, Annual Action Plan, and any substantial amendments proposed to those plans. The Commission will review the Consolidated Annual Performance Evaluation Reports (CAPER) each year to examine the performance of the projects funded in whole or in part with CDBG Program funds.

The Albany City Council has the responsibility of approving the Consolidated Plan and for administration of the programs covered by the Consolidated Plan. Though the City's Lead Long Range Planner is tasked with the primary administrative responsibility of the CDBG program, only the City Manager, the Mayor and the City Council have the authority to authorize grant awards and execute HUD-required documents and agreements.

Consolidated Plan Public Contact Information

Anne Catlin, Lead Long Range Planner, AICP
City of Albany, Community Development Department
333 Broadalbin Street SW
Albany, OR 97321;
email: anne.catlin@cityofalbany.net
phone: 541-917-7560
facsimile: 541-791-0150

PR-10 Consultation

Introduction

The City of Albany coordinated the preparation and completion of the Consolidated Plan. In compliance with Consolidated Plan statutes, the City consulted with representatives of federal, state and local government entities, quasi-governmental agencies, and private non-profit and for-profit organizations on areas of housing, community development and economic needs and Plan priorities.

The Plan was developed largely in consultation with area agencies and service providers, community leaders, the public, and recipients of community development services. The list of agencies and organizations consulted is listed in Table 2. The City consulted with other City departments to identify public facility and community development needs.

During the 30-day public comment period, the Consolidated Plan was advertised as available and posted on the City's website and was available for review at Albany City Hall and the City's two public libraries.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

Albany is located in both Linn and Benton Counties. Several organizations serve the Linn-Benton region and coordinate continuum of care needs regionally. Albany elected officials and residents are on both governing body boards of directors helping foster coordination between providers and needs with the Albany area.

- The **Linn-Benton Housing Authority (LBHA)** oversees HUD Section 8 housing activities in Albany and serves over 2,600 families in the two-county area.
- The **Community Services Consortium (CSC)** is a HUD Community Action Agency that receives and distributes Community Services Block Grant funding in the region that includes Benton, Linn and Lincoln Counties. CSC is the lead agency with regard to continuum of care planning for the three-county region that includes Albany.
- **Oregon Cascades West Council of Governments (OCWCOG)** is a voluntary association of twenty-one cities, three counties, the Confederated Tribes of the Siletz Indians and two port districts. OCWCOG helps communities collaborate to solve problems and connects member governments, businesses and individuals with a wide array of resources. OCWCOG also serves as a forum for cross-jurisdictional cooperation.
- The **Linn County Health Services** is the primary agency providing mental health services in Albany. The Mental Health division offers a Community Support Services team and crisis services for persons with mental illness and disabilities. The County also has an Adult Services Team that helps homeless or near homeless individuals overcome or prevent the conditions of homelessness by facilitating access to comprehensive community-based services by a team that includes representatives from many agencies.

The Mayor's Community Development Block Grant (CDBG) Task Force brought together representatives of Albany's non-profit housing providers, homeless advocates, continuum of care agency, local and county government, the schools and health and mental health services organizations. The Task Force meetings provided an opportunity for enhancing the existing coordination and delivery structure of the area's housing, homeless and social service providers.

Task Force members were instrumental in assessing and describing the coordination among the many agencies. A list of agencies were consulted in the development of this Plan as outlined in Table 2 including many low-income housing providers, special needs populations and related social services needs of Albany residents. Additional direct consultation by staff provided an opportunity for staff to clarify and expand on the City's understanding of community needs and funding priorities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City CDBG Task Force included a representative from the Community Services Consortium (CSC), Albany's Continuum of Care agency and the area's action agency. A representative from Albany Helping Hands, the City's largest homeless shelter, and two homeless advocates were represented on the Task Force.

The **Homeless Enrichment and Rehabilitation Team (HEART)** members include a broad range of service providers, homeless advocates, and governmental agencies within Linn County with the purpose to coordinate services and prioritize and address Linn County's homeless and housing needs.

The City is represented on the Homeless Enrichment and Rehabilitation Team (HEART) board and regularly attends meetings. HEART members work together to address the needs of Albany's homeless residents and residents at risk of becoming homeless. HEART is coordinated by CSC.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

As noted earlier, the Community Services Consortium (CSC) is the lead agency with regard to continuum of care planning for a three-county area, including Albany. The City consulted with the CSC regarding how Emergency Solutions Grants (ESG) funds had been allocated in the past and in the next grant cycle.

Prior to preparing their 2013-2015 biennial grant request for ESG funds, the CSC hosted a meeting with area providers to determine the priority service needs to address issues around homelessness and to prevent those at risk of becoming homeless to stay in their homes. Performance measures were identified in the grant application. The CSC plans to use a portion of the ESG funds for Homeless Management information System (HMIS) record keeping in order to better track program outcomes and to assist in identifying populations that need assistance.

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations

| Agency/Group/ Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|--|---|---|--|
| City of Albany | Local Government | All | Various City departments were consulted to gain insights into employment and economic development needs, infrastructure and public facility needs, parks and recreation needs, housing and affordability needs, lead paint issues and practices, and the impacts of land use planning and policies on housing affordability. This consultation and coordination will be ongoing. |
| Albany Area Habitat for Humanity | Housing | Housing Needs Assessment, Special Needs Populations | The City consults frequently with Albany Area Habitat for Humanity on affordable housing needs and strategies through work on individual projects. Habitat was on the CDBG taskforce and assisted with developing the Plan. The City will consult and collaborate with Habitat to help low-income homeowners with decent housing. |
| Albany Helping Hands | Services-Homeless | Homeless Needs - all | Albany Helping Hands is the leading homeless provider in Albany. The City consults with staff regarding homeless needs and they were represented on the CDBG task force. The City has provided financial assistance to support the relocation and expansion of the shelter. |
| Albany Partnership for Housing and Community Development (APHCD) | Housing Services - Housing, Services - Homelessness | Housing Needs, Homelessness | APHCD was consulted for affordable housing, transitional and permanent supportive housing needs and the Life Skills programs. The Mayor and the City CDBG liaison serve on the board. Consultation and coordination is ongoing. |
| Benton Linn Health Equity Alliance | Non-Profit | Housing Needs | The City consulted with staff regarding healthy housing issues. The City will continue to consult with the Health Equity Alliance for guidance on housing policies and practices. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|--------------------------------------|--|---|---|
| City of Corvallis | Local Government | Process, Consultation | Corvallis is an experienced CDBG grantee. Staff met with the Housing Division manager to discuss their CDBG program projects, process and staffing needs. |
| Community Services Consortium/HE ART | Continuum of Care | Housing Needs Assessment, Anti-Poverty Strategy | The Community Services Consortium (CSC) was consulted directly for input about homelessness data, needs and existing programs, housing rehabilitation and weatherization programs, utility assistance, services to support employment, Workforce Investment Board and more. CSC coordinates the Ten Year Homeless Plan committee, the Plan development and updates to the Plan. Collaboration and consultation will be ongoing throughout the five year Consolidated Plan period. |
| Community After School Program | Services-Children | Special Needs | The agency provided information on the after school care programs the agency offers and the types of families needing assistance. |
| Family Tree Relief Nursery (FTRN) | Services – Special Needs, Housing Services – Special Needs | Housing, Special Needs | Staff met with FTRN to discuss needs related to preventing child abuse. They are working on developing an Albany Safe House, which is housing for mothers with children that are at risk for child abuse and may have dependency issues. |
| Department of Human Services (DHS) | Institution/System of Care | Housing Need Assessment Homelessness Strategy Homeless Needs-Families with Children Non-Homeless Special Needs | DHS provided information on child abuse, domestic violence and foster home placements for the Plan. DHS is also working with Family Tree Relief Nursery on the Safe House project. Staff will consult with DHS for statistics and continuum of care coordination and service delivery throughout the Plan. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/ Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|---|---|--|---|
| Linn County Health Services | Housing Housing Services- Persons with Disabilities Services-Persons with HIV/AIDS Services- Homelessness Services-Health Health Agency Public Funded Institution/System of Care Other government-County | Housing Need Assessment Lead-Based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy | Various representatives of Linn County were consulted for input into the healthcare and services needs of many of the populations described in the Consolidated Plan. The county is involved in overseeing the Linn County Ten Year Homelessness Plan and in providing health and mental health care for individuals and families. City and county consultation and collaboration will continue to occur on various fronts on an ongoing basis. |
| Love Inc. | Services – Homelessness | Homeless Strategy, Anti-Poverty Strategy | Love Inc. was consulted for ongoing needs within the homeless community and those at risk of becoming homeless. Love Inc. coordinates volunteers from the faith community. Consultation will be ongoing. |
| Linn Benton Housing Authority (LBHA) | PHA | Housing – All, Public Housing – All | LBHA was consulted for information regarding Section 8 voucher use in Albany, the types and numbers of targeted vouchers in use, the size and makeup of the waiting list, and barriers to the use of vouchers in Albany. The information provided by the agency is captured in the Consolidated Plan. Coordination and consultation will continue and improve as the Consolidated Plan is implemented. |
| Saint Mary's Church, Hispanic/Latino families | Other – Hispanic/Latino Community | Housing Needs, Non-Housing Community Development Needs | The pastor of the Spanish speaking service was consulted for how to get input from the Hispanic/Latino community on housing and community development needs. The City expects to improve relationships with the Hispanic/Latino community into the future. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|--|---|---|---|
| Home Builders and lending institutions | Private Sector Banking/Financing | Market Analysis, Non-housing community Development Strategy | Bill Higby, Jr., a local banker, was consulted for information on first time homebuyer assistance and housing affordability and homeownership opportunities. |
| Jackson Street Youth Shelter | Services- Housing, Services- Homelessness | Housing Need Assessment Homelessness Strategy Homelessness Needs- Unaccompanied Youth | Jackson Street Youth Shelter was consulted on the housing and shelter needs of homeless youth in Albany. The agency is also a participant on the oversight committee for the Linn County Ten Year Plan to Address Homelessness. CDBG funds may be used to create emergency or supportive housing opportunities for youth in Albany and for those ready to move from shelter. The City expects to improve coordination and communication with JSYS during the Plan period. |
| Oregon Department of Human Services | Services-Elderly Persons Services- Persons with Disabilities | Homeless Needs- Families with children Non-Homeless Special Needs | Information and plans relative to the services for children, the elderly and people with disabilities were consulted and were valuable to the process of assessing both the needs of homeless families with children and of non-homeless special needs populations. |
| Oregon Health Authority | Services- Children Services- Elderly Persons Services- Persons with Disabilities Services- Persons with HIV/AIDS Services- Health Health Agency Other Government- State | Lead-based Paint Strategy Non-Homeless Special Needs | Information and plans relative to health-related services for children, the elderly, people with HIV/AIDS and people with disabilities were consulted and were valuable to the process of assessing the needs of these non-homeless special needs populations. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/Org anization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|--|--|--|---|
| Oregon Cascades West Council of Governments (OCWCOG) | Housing Services-Elderly Persons Services- Person with Disabilities Services- Employment Regional organization Planning organization | Housing Need Assessment Homelessness Strategy Homeless Needs- Families with Children Non-Homeless Special Needs Economic Development Market Analysis Anti-Poverty Strategy | OCWCOG staff and published materials were consulted for purposes of elderly and special needs service needs assessments, housing needs, and economic development plans and needs. The agency includes both an Office of Senior and Disability Services and an Office of Economic Development, both of which are responsible for the development of plans and implementation of programs in the multi-county area that includes Albany. The City's Consolidated Plan will offer opportunities to expand programming provided by OCWCOG and collaborate on economic development. This consultation will be ongoing. |
| Center Against Rape and Domestic Violence (CARDV) | Housing Services- Victims of Domestic Violence Services- Victims Services- Housing | Housing Need Assessment Homelessness Strategy Market Analysis | CARDV is the primary provider of domestic violence shelter and services in the area. Consultation with CARDV was used to inform both the housing needs assessment and homelessness strategy sections of the Consolidated Plan. The City expects to consult and coordinate with CARDV and support CARDV with programs that help address the housing and service needs of survivors of domestic violence. This coordination will improve over the Plan period. |
| Community Outreach, Inc. | Housing Services- Children Services- Persons with Disabilities Services- Homeless | Housing Need Assessment Homelessness Strategy Homeless Needs- Chronically Homeless Homeless Needs- Families with children Homelessness Needs- Veterans Market Analysis | Community Outreach, Inc. (COI) in Corvallis is the primary provider of comprehensive homeless shelter and services for families with children. The City plans to consult and coordinate with COI during the plan period to address the needs of Albany's homeless families with children and other support programs. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|---|--|--|--|
| Linn Benton Community College Small Business Development Center (LBCC SBDC) | Services-Education Services-Employment | Economic Development Anti-Poverty Strategy | The City has provided CDBG funding for the LBCC Microbusiness program in recent years. The program is included for funding in first Action Plan. Consultation will be ongoing to collaborate on ways to expand economic opportunities for Albany's low-income residents and for Albany's Hispanic/Latino residents. |
| Fair Housing Council of Oregon (FHCO) | Housing Service-Fair Housing | Housing Need Assessment Fair Housing | The City will work with the Fair Housing Council of Oregon each year to carry out fair housing training activities for area landlords and tenants, and consults on the types and frequency of fair housing-related calls they receive from Albany residents. This consultation has and will continue to provide direction for future fair housing training, outreach and testing efforts. |
| U. S. Department of Housing and Urban Development | Housing Other Government-Federal | Housing Need Assessment Market Analysis | Much of the data presented throughout this Consolidated Plan was provided to the City through HUD's eCon Planning Suite, the electronic template that forms the basis for Plan development. The data includes both American Community Survey (ACS) information drawn directly from the U.S. Census Bureau, and ACS data that HUD Portland field office to evaluate project, plans and annual reports to ensure compliance with the regulations of the CDBG programs. |
| Greater Albany Public School District (GAPS) | Housing Services-Children Services- homeless Services-Education Other government-Local | Homelessness Strategy Homeless Needs-Families with children | The GAPS employs a McKinney Vinto and youth services coordinator to work with homeless and highly mobile students residing in the Albany district. The coordinator was a member of the CDBG task force and provided information related to homeless families and their needs for the homelessness strategy section of this Plan. |

Table 2 – Agencies, Groups, Organizations Who Participated in the Process and Consultations Cont.

| Agency/Group/ Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|---|--------------------------------|--|---|
| Willamette Neighborhood Housing Services | Housing | Housing Need Assessment Market Analysis Anti-poverty Strategy | Willamette Neighborhood Housing Services (WNHS) is the Community Housing Development Organization (CHDO) in the area. The City consulted with staff on affordable housing needs and programs offered by WNHS. The City expects to coordinate and consult with WNHS over the plan period on affordable housing programs. |
| Oregon State University Extension Service | Services - Health | Housing Needs Assessment Non-housing Community Development Needs | Tina Vera of OSU Extension Services translated surveys into Spanish and communicated with the Hispanic/Latino community to get input on housing and community development needs that could be assisted with CDBG. |

Identify any Agency Types not consulted and provide rationale for not consulting.

Due to limited time and enormous task of completing the City's first Consolidated Plan, the City was unable to meet directly with all of the area's numerous service providers. City staff attended numerous Homeless Enrichment and Rehabilitation Team monthly breakfasts and board meetings to hear about needs and services available in the community. Those not consulted primarily included religious organizations that operate soup kitchens or community meals, and health providers. In addition, some agencies did not respond to requests for consultations.

Other local/regional/state/federal planning efforts considered when preparing the Plan:

Table 3 – Other local/regional/state/federal planning efforts

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Linn County's 10 Year Plan to End Issues Around Housing and Homelessness | Community Services Consortium | The Strategic Plan goals support the Ten Year Plan goals. |
| Linn-Benton Housing Authority Long Range Plan | Linn Benton Housing Authority | The Strategic Plan goals support the plan goals. |
| Senior & Disability Services Area Plan for 1/1/13 to 12/31/16 | Oregon Cascades West Council of Governments | The Strategic Plan goals support the plan goals. |
| City of Albany Strategic Plan FY 2013 through FY2017 | City of Albany | The Plan goals support the City's strategic plan goals for great neighborhoods, a safe city and healthy economy. |
| City 2006 Parks and Recreation Master Plan | City of Albany, Parks and Recreation | The Strategic Plan goals support the plan goals. |
| Cascades Wet Economic Development District 2010-2015 Comprehensive Strategy | Oregon Cascades West Council of Governments | The Plan goals align with the strategy of advancing economic opportunities within the region and partnering to improve workforce training and education. |
| Linn County Community Health Improvement Plan (CHIP) | Linn County | The CHIP identified health related needs such as access to health care and substance abuse, which are issues facing many homeless and low-income persons. |
| 2011-2015 Oregon Analysis of Impediments to Fair Housing Choice | Oregon Housing and Community Services | |

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).

Narrative

The City consulted with the City public works, economic development, police and parks and recreation departments on identifying community development needs raised in the Consolidated Plan. The City consulted with other public entities represented on the Mayor's CDBG task force including, the Community Services Consortium, the Linn Benton Housing Authority, Cascades West Council of Governments, Linn County Health Services and Linn Benton Community College's Small Business Development Center.

The City will continue to work with these agencies and other public entities including Linn and Benton counties and the State throughout the implementation of this first Consolidated Plan. The City will participate in regional planning activities related to housing, transportation and economic development; HEART, and the Ten-Year Plan steering committee.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Table 4 – Citizen Participation Outreach

| Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------------|---|--|---|--|---------------------|
| Survey | Service providers, public recipients of services, and the Hispanic/Latino community | 215 public surveys in English 36 public surveys in Spanish 36 provider surveys | The survey asked for input on the need for certain types of eligible activities. Provider and public priority needs were very similar. <u>Elderly Priorities</u> : energy efficiency improvements, new housing choices, affordable memory care facilities. <u>Special Needs Populations</u> : services for homeless and at risk-children, housing for persons with mental illness, housing for person with addictions. <u>Homeless Needs</u> : Shelter for families w/children, transitional housing for families with children/youth. <u>Affordable Housing Needs</u> : rehabilitation assistance, energy efficiency improvements, more affordable rental housing. <u>Public Services</u> : healthcare, affordable childcare, public transit. <u>Community Development</u> : accessibility improvements at public facilities, public infrastructure, Sunrise park, historic preservation in LMI areas and lead paint abatement. | All input was accepted. | |
| | | | <u>Provider Comments Summary</u> : expand transit to include hospital and key sites, cheaper transit, jobs, utility assistance, dental care and urgent medical care, save affordable rental units | All input was accepted. | |

| Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------------|--------------------|---------------------------------|--|--|---------------------|
| Survey, cont. | Public | Surveys, cont. | <p><u>Public Comments Summary:</u> More jobs, jobs in exchange for housing, jobs for homeless and ex-convicts, job placement programs, free buses, better transit system, rental assistance, utility assistance, landlords willing to help those with poor rental or criminal history, affordable housing, vouchers for YMCA/fitness, shelter, dental and eye care, healthcare, transitional housing, detoxification facility, more events by river, dog park, fix Sunrise Park, recreation for youth to have fun and keep out of trouble, more parks and recreation for families, clean up Periwinkle Creek, rehab programs, food boxes, apartments without carpet, apartments with</p> | All input was accepted. | |
| Public Meeting | Public | 11 attended | <p>The meeting provided an overview of eligible activities, national objectives, needs, and draft programs for FY13-14. Comments received included: the need for respite care to prevent need for foster care, can volunteers help with Periwinkle Path improvements, housing and economic development for minorities, integrate minorities into strategic planning, more bike/pedestrian routes that connect to other parks, increase physical activity, dog parks, city beautification, art that represents the community, community gardens, bilingual signage at parks, better transportation options</p> | All input was accepted. | |

| Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|-----------------------------|--------------------|---------------------------------|--|---|---------------------|
| Public Hearing July 24 | Public | 2 testified | The City Council held a public hearing July 24, 2013. Two people attended. 1. Renee Smith of the Family Tree Relief Nursery (FTRN) spoke in favor of the plan. Lack of stable housing is a common element in the families that FTRN serves. There is a need for a family shelter in Albany and services to help those in need including the Spanish speaking populations. 2. One resident spoke against federal government intrusion and urged the Council to not accept the CDBG funding. | All input was accepted. The Council adopted a resolution to accept the CDBG entitlement status in July 2012. | |
| Public Comment Period | Public | 2 written letters | 1. A resident suggested the City utilize funding to create sustainable non-profit services to benefit those in need, improve the area at Main Street/Santiam Road, suggesting the old Salvation Army building could be a shelter and the church could be a business that provides jobs skills training. 2. Resident and task force member wrote in support of the plan and the collaborative process to develop the program activities identified in the plan. | All input was accepted. | |
| Public Hearing August 14 | Public | None | None | | |

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan provides a profile of the city's demographics, affordable housing and homeless needs, special needs populations, and community needs related to economic development, community development and public services. HUD provides American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS) and Census data to help in assessing the City's needs over the next five years. The needs assessment provides the foundation for determining the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

The City evaluated numerous annual reports and plans from agencies in the region to supplement data provided by the ACS and the Census and to assess gaps in programs and services that are eligible for CDBG funding. Staff then consulted with area agencies and potential partners on financial needs and feasibility. A provider survey and a public survey were distributed to get input on the need for eligible CDBG activities.

The CDBG Task Force evaluated and prioritized the potential eligible projects based on need and lack of other resources. The Albany City Council will hear testimony on the priorities and make the final decisions on the projects and needs identified in the Consolidated Plan.

Housing Needs

Housing cost burden is the greatest housing issue in Albany. Census and CHAS data demonstrate that housing cost burden (paying more than 30% of income for housing costs) and severe housing cost burden (paying more than 50%) are the City's most frequent and significant housing problems. Although households in all income ranges and tenancies experience housing cost burdens, the problem becomes increasingly more severe as households with very low and extremely low incomes are considered. It also appears that among lower-income households, housing cost burden disproportionately affects certain minority households relative to nonminority households. As reflected in sections NA-25 and NA-30, the minority groups disproportionately impacted vary by income level and tenancy type.

Albany's cost-burdened households demonstrate the need for more housing that is affordable to Albany's very low and extremely low-income households and there is demand for more tenant based rental assistance. The Linn Benton Housing Authority issues HUD Section 8 Housing Choice Vouchers to 979 Albany households. More than 1,100 Albany households are on the waiting list for housing vouchers.

Additional five-year housing needs include maintaining and improving Albany's existing affordable housing units and expanding housing opportunities for Albany's low-income elderly and non-homeless special needs populations.

Homeless Needs and Homeless Prevention

According to homeless data gathered by the Community Services Consortium (CSC) through its 2013 annual one-night count, 244 people were homeless or in a shelter in January and another couple of hundred residents, including children, may be staying with family or friends. Homeless needs identified during the course of developing this Consolidated Plan include: a shelter for families with children, a shelter for unaccompanied youth; transitional housing; and increased permanent supportive housing opportunities.

Non Housing Community Development Needs

Albany has two Low and Moderate Income (LMI) Census tracts where there is a higher concentration of older neighborhoods and public facilities; minority concentrations, and households in poverty. There is a range of needs in Albany for public facilities, supportive services, and public infrastructure that would provide assistance and benefits to low income residents.

Non-Homeless Special Needs

Albany has a range of service providers that work to meet the needs of Albany's homeless, low-income and special needs populations. They provide assistance to improve the lives of the elderly and other special needs populations, help those at risk of becoming homeless, counsel those that have been physically abused, and provide assistance to persons with mental and physical disabilities and persons with addictions. Due to the large need within the City for more services and the HUD limit on funding that can go to services (15 percent), the City has elected to have a competitive application process to evaluate public services needs that support the goals in this Consolidated Plan and the annual action plans. Needs identified to date include help to keep seniors and disabled in their homes, support for victims of abuse, parenting and life skills training and counseling, case management, addiction recovery and support, job skills and employment training, dental and medical health care, affordable daycare, transportation, food, and more. The non-homeless special needs populations also need more affordable housing with support services.

Non-Housing Community Development Needs

Linn County has had one of the highest unemployment rates in the state, at 10.5% in March, 2013 compared to a statewide rate of 8.2% and a national rate of 7.6%. In addition to a high unemployment rate, many residents are underemployed or are in low-wage jobs. There is great need for job creation and skills development, and microenterprise assistance.

The needs assessment identified public facilities that are deteriorating and/or out of date with current standards such as parks and trails, sidewalks and curb ramps that need improvements within low-income neighborhoods.

NA-10 Housing Needs Assessment

Summary of Housing Needs

The Housing Needs Assessment includes tables that identify the number and types of households that experience one or more of the HUD identified housing problems:

- *housing cost burden* - occurs when more than 30% of income is spent on housing related costs;
- *severe housing cost burden* - occurs when more than 50% of income is spent on housing related costs; for renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities;
- *substandard housing* - includes housing units lacking either a complete kitchen (sink with piped water, a range or a stove, or a refrigerator) or plumbing facilities (hot and cold piped water, flush toilet and a bathtub or shower);
- *overcrowding* - occurs when households have 1.01 to 1.5 people per room;
- *severe overcrowding* - occurs when households have more than 1.5 people per room; and
- *zero/negative income* – occurs when individuals or households have no income or negative income. If these households have housing costs, they would be calculated at 100%

The assessment evaluates housing needs by tenure, income, and concentration of minority racial/ethnic groups by income.

Albany's population increased by 23% (almost 9,500 people) between 2000 and 2011 to 50,346 (ACS 2009-11). Albany's median income increased by 15.3% over the same time period, going from \$39,409 to \$45,428. The median household income stayed relatively flat between 2009 and 2011.

The 2005-09 CHAS data indicates 40% of Albany's households had incomes below 80% of the HUD adjusted median family income (HAMFI) and are considered low or moderate-income (LMI) households. Of the LMI households, over one-fifth were considered very low-income households (earning less than 50% of the HAMFI). One-third of Albany's LMI households had at least one person over 65 years of age and another one third had at least one child 6 and younger.

Albany had 115 households with no income or negative income and none of the other housing issues.

Albany had 4,799 Albany households earning less than the area median income that experienced housing cost burden in the 2005-09 CHAS data. More than half of households with cost burden experienced severe housing cost burden of 50% or more. Two thirds of those experiencing severe housing cost burdens were extremely-low income households earning 30% or less of the HAMFI. Most of Albany's cost-burdened households are renters.

Despite the large number of households built before 1980, the 2005-2009 ACS data reported only 125 units were lacking either complete plumbing or kitchen facilities. Looking at more recent 2009-11 ACS data, 36 owner-occupied units and 155 rental units lacked complete kitchen facilities and 24 rental units lacked complete plumbing facilities.

Overcrowding was experienced by 383 Albany households with three quarters being renter-occupied, and three quarters being family households (rather than unrelated individuals).

The tables that follow provide a snapshot of the housing issues experienced by Albany's LMI households. The maps show the concentrations of LMI households and housing issues within the City.

Table 5 - Housing Needs Assessment Demographics 2000-2009

| Demographics | 2000 Census (Base Year) | 2009 | % Change |
|---------------|----------------------------|----------|----------|
| Population | 40,852 | 46,721 | 14% |
| Households | 17,374 | 18,164 | 5% |
| Median Income | \$39,409 | \$45,390 | 15% |

Data Source: 2000 Census (Base Year); 2005-2009 ACS

Table 5a – Housing Needs Assessment Demographics 2000-2011

| Demographics | 2000 Census (Base Year) | 2011 (Most Recent Year) | % Change 2000-11 |
|---------------|----------------------------|----------------------------|------------------------|
| Population | 40,852 | 50,346 | 23.2% |
| Households | 17,374 | 19,996 | 24.1% |
| Median Income | \$39,409 | \$45,428 | 15.3% |

Data Source: 2000 Census (Base Year); 2009-2011 ACS (Most Recent Year)

Table 6: Number of Households by size, age, and HUD Adjusted Median Family Income (HAMFI)

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 1,995 | 1,835 | 3,395 | 2,225 | 8,715 |
| Small Family Households (2-4 members) | 725 | 430 | 1,175 | *5,460 | |
| Large Family Households (5 or more) | 55 | 105 | 300 | *950 | |
| HH contains at least one person 62-74 yrs of age | 225 | 400 | 530 | 510 | 1,145 |
| HH contains at least one person age 75 or older | 260 | 455 | 590 | 255 | 699 |
| Households with one or more children 6 years old or younger | 474 | 334 | 684 | *1,840 | |

* This data includes all households >80% HAMFI

Data Source: 2005-2009 CHAS.

Housing Problems

Table 7 - Housing Problems by Type of Problem, Tenure and Income

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 10 | 30 | 35 | 30 | 105 | 10 | 10 | 0 | 0 | 20 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen & plumbing) | 30 | 10 | 0 | 10 | 50 | 0 | 0 | 4 | 0 | 4 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 30 | 55 | 150 | 0 | 235 | 0 | 0 | 40 | 55 | 95 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,225 | 290 | 105 | 0 | 1,620 | 305 | 115 | 210 | 29 | 659 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 55 | 700 | 565 | 80 | 1,400 | 45 | 260 | 445 | 560 | 1,310 |
| Zero/negative Income (and none of the above problems) | 45 | 0 | 0 | 0 | 45 | 70 | 0 | 0 | 0 | 70 |

Data Source: 2005-2009 CHAS

Figure 1 - Percent Extremely Low Income (ELI) Households with Substandard Housing Conditions

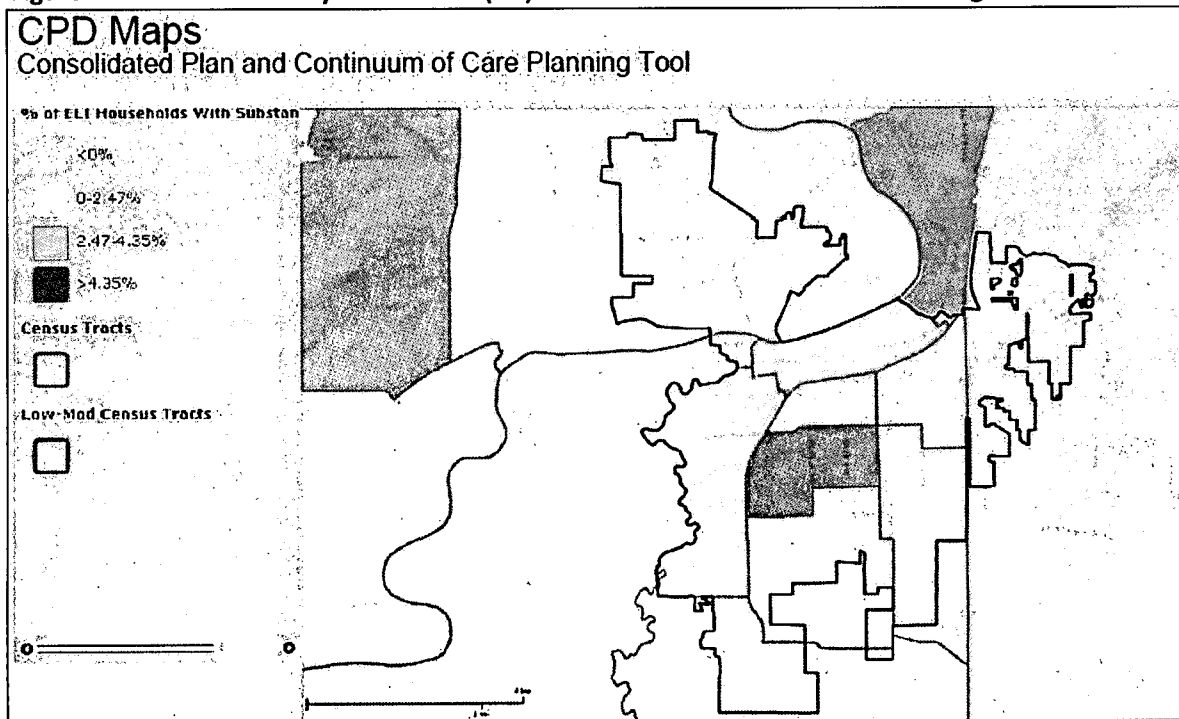


Table 8 includes a summary of the number of households that have one or more of the four housing problems: lacks complete kitchen or plumbing, overcrowding and cost burden.

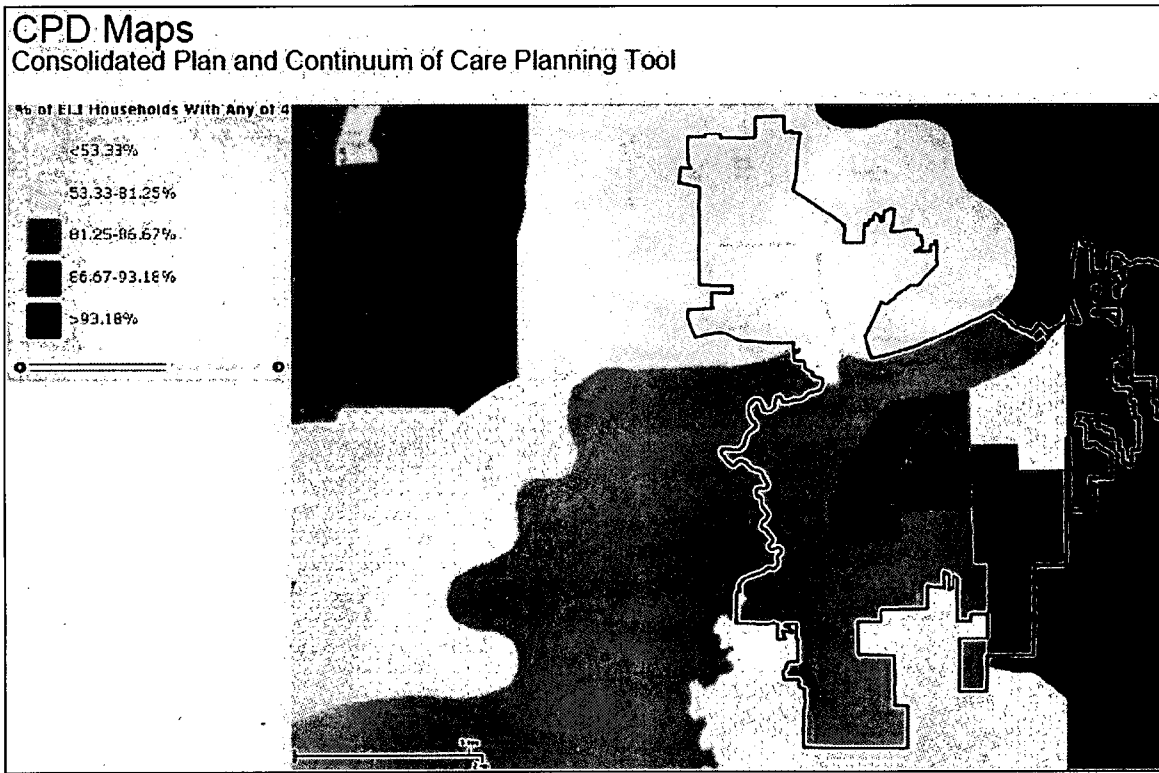
Table 8 –Housing Problems Summary

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 1,290 | 380 | 290 | 40 | 2,000 | 315 | 130 | 255 | 90 | 790 |
| Having none of four housing problems | 175 | 820 | 1,580 | 925 | 3,500 | 100 | 510 | 1,265 | 1,170 | 3,045 |
| Household has negative income, but none of the other housing problems | 45 | 0 | 0 | 0 | 45 | 70 | 0 | 0 | 0 | 70 |

Data Source: 2005-2009 CHAS

Figure 2 shows the percentage of extremely low-income households with any of four housing problems. The dark orange area in the center, Census Tract 208, has many more extremely low-income households than the one in red. It is possible that many of the few low-income residents in the census tract shown in red are low-income elderly persons in assisted living spending most of their income on housing costs.

Figure 2 - Percent of Extremely Low Income (ELI) Households with Any of 4 Housing Problems



Housing Cost Burden

Tables 9 and 10 look at housing cost burden by amount, tenure, household characteristics, and income.

- A small-related household includes those with up to 4 related people.
- A large-related household includes those with 5 or more related people.
- Elderly households are those with at least one person 62 or older.

Table 9: Housing Cost Burden > 30% by Household Size and Tenure

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 540 | 340 | 195 | 1,075 | 130 | 55 | 340 | 525 |
| Large Related | 55 | 60 | 10 | 125 | 0 | 10 | 60 | 70 |
| Elderly | 210 | 285 | 235 | 730 | 160 | 290 | 155 | 605 |
| Other | 540 | 405 | 250 | 1,195 | 65 | 35 | 105 | 205 |
| Total need by income | 1,345 | 1,090 | 690 | 3,125 | 355 | 390 | 660 | 1,405 |

Data Source: 2005-2009 CHAS

Table 10. Housing Cost Burden > 50% by Household Size and Tenure

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 540 | 80 | 10 | 630 | 115 | 10 | 75 | 200 |
| Large Related | 40 | 0 | 0 | 40 | 0 | 10 | 50 | 60 |
| Elderly | 210 | 150 | 100 | 460 | 125 | 70 | 40 | 235 |
| Other | 485 | 110 | 15 | 610 | 65 | 25 | 45 | 135 |
| Total need by income | 1,275 | 340 | 125 | 1,740 | 305 | 115 | 210 | 630 |

Data Source: 2005-2009 CHAS

The map in Figure 3 shows the percent of households experiencing housing cost burden by census tract. The highest concentration of housing cost-burden is in Tract 204, an older area of the City east of downtown and is also one of the tracts with a high concentration of extremely low-income households shown in Figure 4.

Figure 4 shows the concentration of extremely low-income households and is needed to get an accurate understanding of the map in Figure 5 that identifies the percentage of extremely low-income households with severe housing cost-burden paying 50% or more on housing costs.

The dark red shaded census tract in Figure 5 has very few extremely-low income households and most of them are elderly households in retirement or assisted living and spending a majority of their income on housing costs.

Figure 3 - Percent of Cost Burdened Households by Census Tract, 2005-2009 CHAS

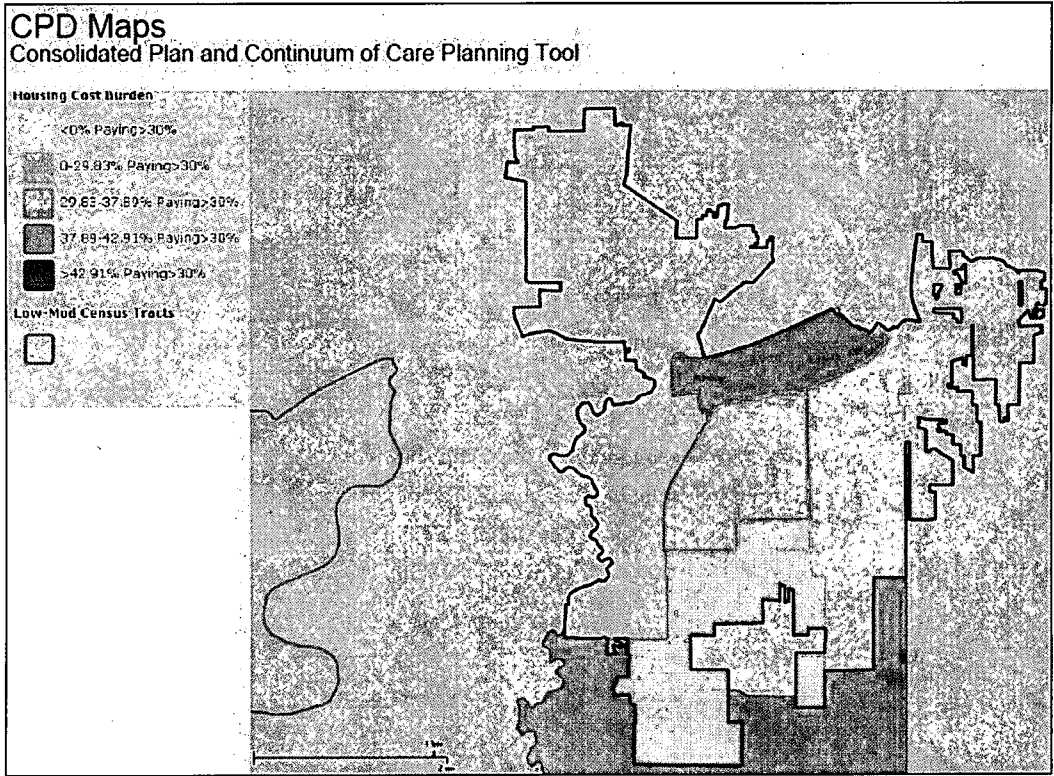


Figure 4 - Percent Extremely Low-Income Households by Census Tract

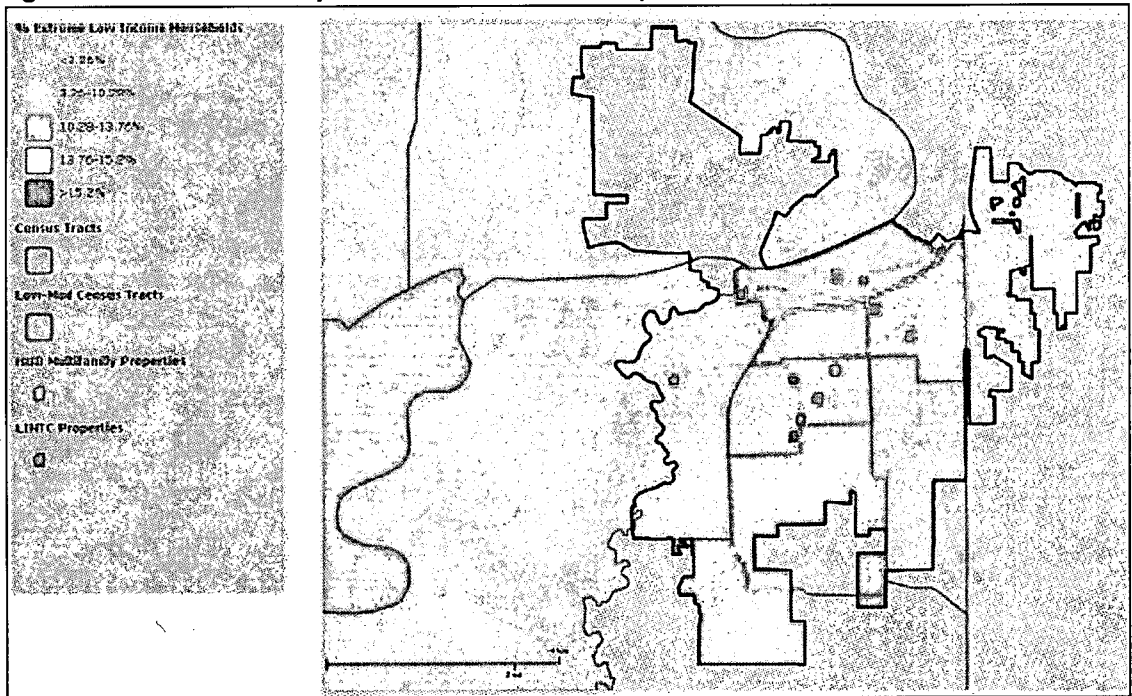
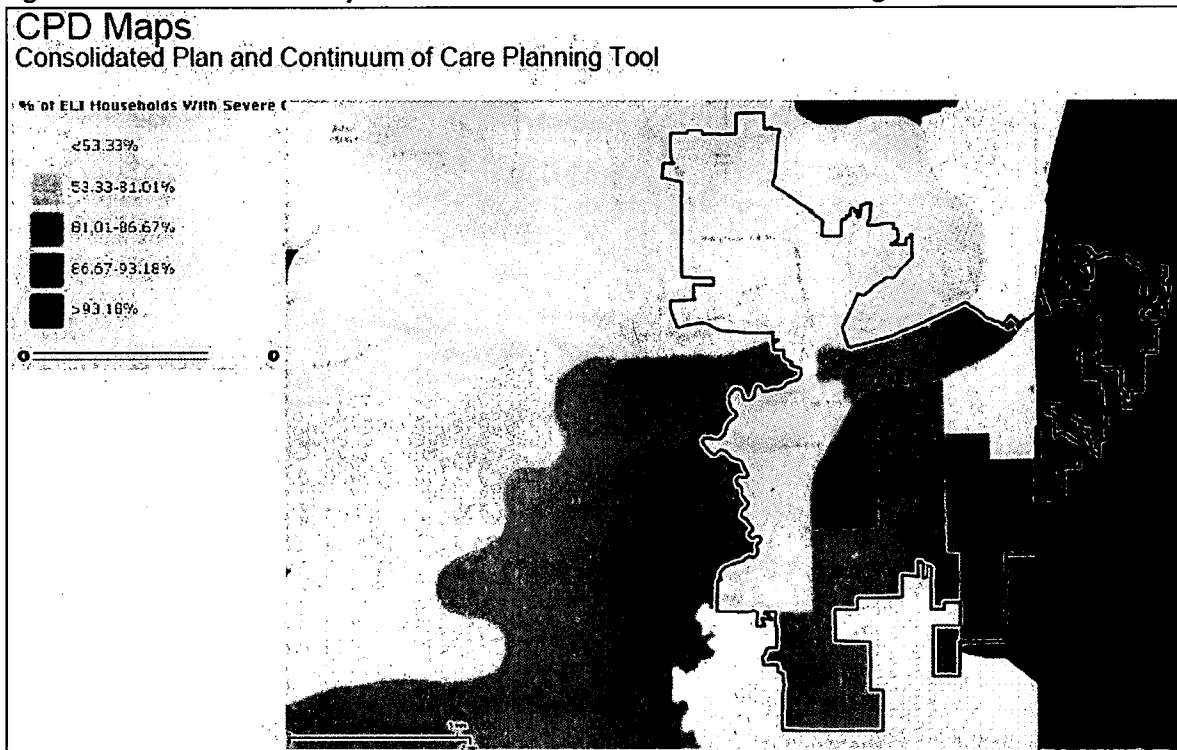


Figure 5 - Percent of Extremely Low-Income Households with Severe Housing Cost Burden



Crowding (More than one person per room)

Crowding exists when households have 1.01 to 1.5 persons per room. Households are considered severely overcrowded when 1.51 or more people per room excluding bathrooms, porches, foyers, halls or half-rooms. Only houses with complete plumbing and kitchen facilities are included in these figures.

According to Table 7, there were 235 renter households with 1.01 to 1.5 people per room and 95 owner-occupied households. Albany had 54 households with severe overcrowding of more than 1.5 people per room, with 50 being renter-occupied households. Table 11 summarizes all houses experiencing crowding of more than 1.01 persons per room.

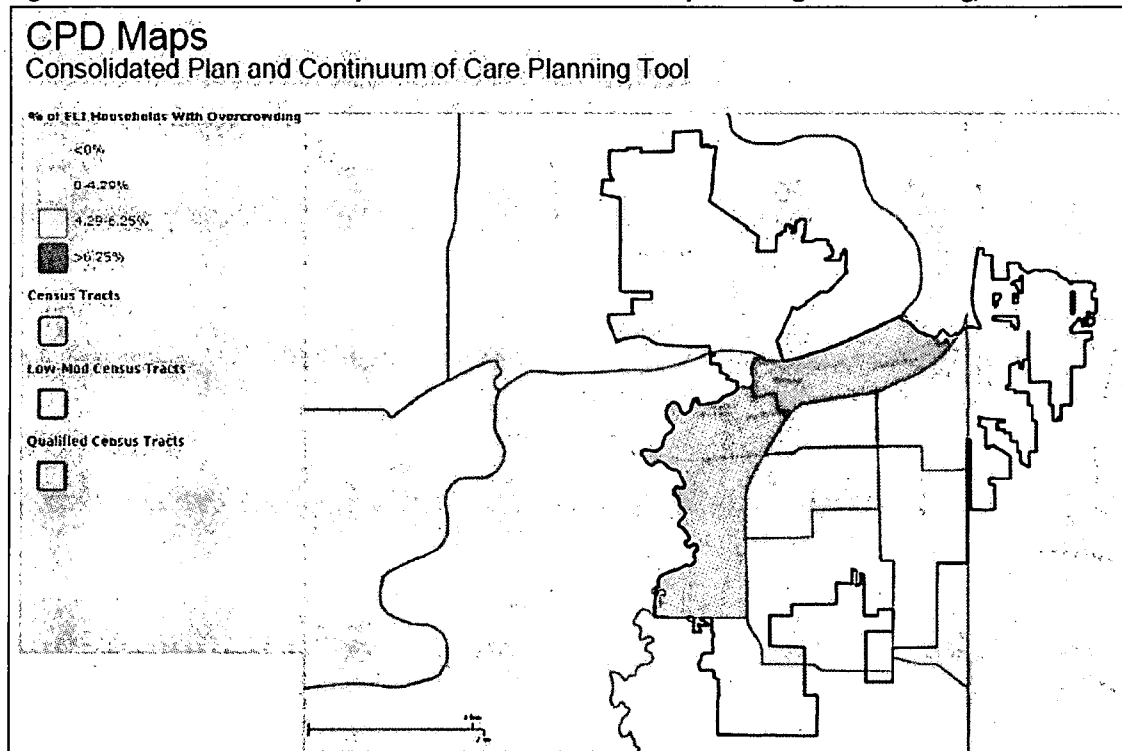
Table 11 - Crowding by Income (More than 1.01 persons per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|------------|-----------|-------------|-------------|--------------|-----------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 60 | 65 | 100 | 0 | 225 | 0 | 0 | 4 | 50 | 54 |
| Multiple, unrelated family households | 0 | 0 | 50 | 10 | 60 | 0 | 0 | 40 | 0 | 40 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4 |
| Total need by income | 60 | 65 | 150 | 10 | 285 | 0 | 0 | 44 | 54 | 98 |

Data Source: 2005-2009 CHAS

The map in Figure 6 shows the percentage of extremely low-income households that experienced overcrowding, more than 1.01 persons per room, by census tract. The map may be misleading because it is specific to the percentage of low-income households within the tract that are experiencing overcrowding. The tract to the west shaded dark orange includes apartments near the community college designed for students, many of whom are likely extremely low-income persons.

Figure 6 – Percent of Extremely Low-income Households Experiencing Overcrowding, 2005-2009 ACS



Additional Narrative Discussion

What are the most common housing problems?

Looking at Tables 7, 9 and 10, it is clear that Albany's most common housing problem is housing cost burden. Almost 5,000 households earning less than the median income (<100%) experienced housing cost burden, spending 30 or 50% or more of their incomes on housing costs, in the 2005-2009 data. The following characteristics were found of households that were housing cost burdened:

- 3,125 renter households and 1,405 owner households earning less than 80% of the area median income experienced housing cost burden;
- 1,580 extremely low-income households, those earning less than 30% of the area median income, were severely cost-burdened, with 1,275 renter households and 305 owner households; and
- 1,025 households earning 30 to 50% of area median income paid 30% to 50% of their incomes on housing costs and 405 paid more than 50%.

Households experiencing housing cost burden, and especially those with severe housing cost burden, are at increased risk of losing their housing due to either a slight loss of income or increase in other monthly costs such as utilities, transportation, health care or daycare. Losing housing can lead to other problems due to housing costs can lead to evictions for missed or late rent payments, which makes it harder to find another suitable housing. Households may end up moving from place to place, school district to school district, or from job market to job market, which leads to instability in the lives of parents and children today and in the future.

Are any populations/household types more affected than others by these problems?

Of all types of households experiencing housing cost burden, small-related families accounted for 35% (2,430) and elderly households accounted for 29% (2,030). Small related households may include stay at home parents with children, unemployed households or underemployed households. Elderly households typically are unemployed, underemployed or not working.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Survey responses by homeless people counted during the Point In Time (PIT) count in January 2013 and the 2012 Emergency Solutions Grant funding report indicate that domestic violence; drug and alcohol addiction and mental illness are leading causes of homelessness. Other causes of homelessness from the 2013 PIT include: unemployment, inability to afford rent, poor rental history and/or credit history. There were 39 people surveyed in the 2013 PIT who said they were homeless because they were kicked out of a friend or family's house.

Based on the GAPS 2011-12 homeless count, 292 school-aged children were counted as homeless indicating there are many at-risk families in Albany. Most of these children were staying with friends or families.

In reviewing data and consulting with the CSC, it appears that instability and an increased risk of homelessness are more characterized by lack of employment or mental or physical disabilities and also a lack of affordable housing.

Low-income individuals and families with children that are at imminent risk of residing in shelters or becoming unsheltered often lack one or more of the following: sustainable employment, affordable housing, affordable daycare, health care, inadequate transportation or a local support system.

Extremely low-income households are at greatest risk of losing their housing since most experience severe housing cost burden. These individuals and families are challenged to improve their situations and any unanticipated cost can affect their ability to pay rent and other housing costs. Once an individual or family has lost housing it can be even more challenging to find or qualify for replacement housing due to poor rental or credit history or foreclosure.

The Albany's Continuum of Care agency, Community Services Consortium (CSC), applies for Emergency Solutions Grant (ESG) funding for the area. CSC works with recipients of rapid re-housing assistance to address issues that may have caused their homelessness such as repairing damaged rental history,

finding work, or other challenges.

According to the 2012 ESG report for Linn County, CSC served 68 individuals including 24 children with rapid re-housing. Of these, 59 were placed in apartments and 9 were placed in a single-family detached housing. Persons served by the grant included: 23 people were in a single-parent household, 18 were in two-parent households, 7 were single individuals, and 15 were in households with no children. Of the 44 adults helped, 14 were victims of domestic violence, 10 had a disability, 3 were veterans, and 2 were elderly.

CSC also provides security deposit and move-in assistance to help residents get back into permanent housing.

A 2012 survey of service providers by CSC found that there is not enough funding to meet the demand for rental assistance, resulting in fewer months of subsidy being available. Individuals and households receiving rapid re-housing assistance or other housing assistance are often still at risk of becoming homeless if support is not available through the time period it takes for the household to become stabilized economically.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

The City of Albany does not provide estimates of the at-risk-populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Housing characteristics specific to the Albany market that could be linked with housing instability include the cost of housing, the age, and condition of housing.

Over the last decade, housing prices have increased at a much higher rate than incomes. The lack of affordable housing is the primary housing characteristic. In the 2005-2009 ACS data, Albany had almost 5,000 households earning less than the area median family income that are cost-burdened.

Older housing, especially older rental housing, is often less desirable but is often the most affordable and low-income households are left with few nicer alternatives. Housing conditions can be unsafe or unsanitary. The City receives complaints regarding living conditions in rental housing – such as the presence of black mold, leaking pipes, and electrical outlets that do not work. When rental vacancies are relatively low, there is less pressure to make routine repairs or to fix unsound living conditions and there is less tolerance and residents can be evicted more easily. Albany's census tract with the highest percentage of households earning less than 80% of the HUD adjusted median family income (HAMFI) also has the largest concentration of housing built before 1950, and has almost half of Albany's housing lacking either complete kitchen or plumbing facilities.

Owners of older housing may not be able to afford to make necessary repairs or improvements or refinance to a lower interest rate to reduce housing cost burden. Many households that borrowed on their equity while values were high are stuck with loans they can't afford and homes that are valued far less than what they owe.

Discussion

As noted in the narrative, housing cost burden is an issue for many Albany households earning less than the HUD adjusted median family income (HAMFI). Roughly half of Albany's cost-burdened households pay more than 50% of their income on housing costs and are severely cost burdened. About three-fourths of households that experience housing cost burden are renters.

Citywide, the extremely low-income households are most affected by housing problems, severe housing problems, and/or cost burden. As a result, these households are most likely to become homeless and enter homeless assistance programs.

Clearly, Albany needs more affordable housing units and/or housing assistance to reduce housing costs for thousands of low-income households. More jobs and jobs in industries that pay better wages would help increase incomes.

Housing age and condition are also variables in quality affordable housing. There is a need to address housing repairs, weatherize, replace operating systems, and make other energy efficiency improvements and to reduce monthly expenses for Albany's low-income households. In houses built before 1980, potential lead-based paint issues need to be addressed.

The City acknowledges these needs and has set the following goals and objectives to help address these housing issues:

- Increase and improve the supply of affordable housing for very-low and extremely-low income households
 - Maintain and improve the quality and energy efficiency of Albany's existing affordable housing stock.
 - Support the acquisition, preservation and construction of housing that is affordable to very-low income and extremely low-income households.
- Expand economic opportunities for low- and moderate-income (LMI) persons.
 - Provide microenterprise education and assistance to businesses that create jobs available to LMI persons.

NA-15 Disproportionately Greater Need: Housing Problems

Narrative: Introduction

Tables 12 through 15 show the number of households by race earning less than the area median income (AMI) that are experiencing one or more of the following four housing problems - lacks complete kitchen facilities, lacks complete plumbing facilities, household has more than one person per room, and/or has a housing cost burden greater than 30%.

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at any income level experienced housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 60% of low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem, then the low-income Hispanic households have a disproportionately greater need.

Minority populations routinely have a higher percentage within their race with housing problems than citywide. Disproportionately greater need of 10 percent or more was demonstrated by the Black/African Americans and Pacific Islanders in all income groups in which they were present; Asians in the 30-50% and 80-100% income groups; American Indian/Alaskan Native in the 0-30% group; and the Hispanic in the 30-50% income group. In many cases, all of the households within the income brackets had housing problems. In other cases, the Hispanic population had less incidents than the population overall.

Table 12 - Disproportionally Greater Need 0 - 30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,710 (91%) | 175 | 115 (6%) |
| White | 1,380 (91%) | 140 | 95 (6%) |
| Black / African American | 40 (100%) | 0 | 0 |
| Asian | 80 (95%) | 4 | 10 (11%) |
| American Indian, Alaska Native | 80 (100%) | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 115 (82%) | 25 | 10 (7%) |

Data Source: 2005-2009 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 13 - Disproportionally Greater Need 30 - 50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,475 (80%) | 365 | 0 |
| White | 1,225 (77%) | 365 | 0 |
| Black / African American | 25 (100%) | 0 | 0 |
| Asian | 10 (100%) | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 30 (100%) | 0 | 0 |
| Hispanic | 184 (100%) | 0 | 0 |

Data Source: 2005-2009 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 14 - Disproportionally Greater Need 50 - 80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Has no/negative income, but no other housing problems |
|--------------------------------|--|---------------------------------------|---|
| Jurisdiction as a whole | 1,560 (45%) | 1,840 | 0 |
| White | 1,305 (46%) | 1,510 | 0 |
| Black / African American | 0 | 15 | 0 |
| Asian | 0 | 20 | 0 |
| American Indian, Alaska Native | 0 | 40 | 0 |
| Pacific Islander | 10 (100%) | 0 | 0 |
| Hispanic | 100 (38%) | 165 | 0 |

Data Source: 2005-2009 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 15 - Disproportionally Greater Need 80 - 100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Has no/negative income, but other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 765 (34%) | 1,460 | 0 |
| White | 740 (35%) | 1,355 | 0 |
| Black / African American | 0 | 0 | 0 |
| Asian | 4 (50%) | 4 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 19 (19%) | 80 | 0 |

Data Source: 2005-2009 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Hispanic | 14 (7%) | 175 | 0 |

Data Source: 2005-2009 CHAS.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 18 – Severe Housing Problems for Households at 50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 545 (16%) | 2,845 | 0 |
| White | 415 (15%) | 2,395 | 0 |
| Black / African American | 0 | 15 | 0 |
| Asian | 0 | 20 | 0 |
| American Indian, Alaska Native | 0 | 40 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 60 (22%) | 210 | 0 |

Data Source: 2005-2009 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 19 – Severe Housing Problems for Households at 80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 130 (6%) | 2,095 | 0 |
| White | 115 (6%) | 1,975 | 0 |
| Black / African American | 0 | 0 | 0 |
| Asian | 4 (50%) | 4 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 4 (4%) | 95 | 0 |

Data Source: 2005-2009 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Introduction

As described in NA-15 and NA-20, a disproportionately greater need exists when the members of racial or ethnic group at an income level experienced housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Housing cost burden is defined as a household spending more than 30% of its gross income on housing related costs. Table 20 summarizes housing cost burden data for Albany and each racial and ethnic group, including households with no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income.

Table 20 include the percent of the total households by race that experience housing cost burden in order to calculate disproportionately greater need. All Pacific Islander and Hispanic households have a disproportionately greater need to address housing cost burden of 30 to 50%. The Black/African American, Asian, and American Indian/Alaska Natives all have a disproportionately greater need to address severe housing cost burden of 50% or more.

Table 20a converts the figures from Table 20 into percentages by housing cost burden and compares them to each race as a percentage of the total population.

Table 20 – Greater Need: Housing Cost Burden by Area Median Income (AMI)

| Housing Cost Burden | Total HHs | <=30% No Cost Burden | 30-50% Cost Burden | >50% Severe Cost Burden | No / negative income (not computed) |
|--------------------------------|-----------|----------------------|--------------------|-------------------------|-------------------------------------|
| Jurisdiction as a whole | 18,164 | 11,955 (66%) | 3,625 (20%) | 2,469 (14%) | 115 (1%) |
| White | 16,170 | 10,885 (67%) | 3,115 (19%) | 2,075 (13%) | 95 (1%) |
| Black / African American | 110 | 45 (41%) | 25 (23%) | 40 (36%) | 0 |
| Asian | 199 | 95 (48%) | 4 (2%) | 90 (45%) | 10 (5%) |
| American Indian, Alaska Native | 250 | 150 (60%) | 20 (8%) | 80 (32%) | 0 |
| Pacific Islander | 40 | 0 | 40 (100%) | 0 | 0 |
| Hispanic | 1,029 | 560 (54%) | 315 (31%) | 144 (14%) | 10 (1%) |

Data Source: 2005-2009 CHAS

Table 20a – Greater Need: Housing Cost Burden by Race and Income

| Housing Cost Burden | Race as Percent of Total Population | <=30% No Cost Burden | 30-50% Cost Burden | >50% Severe Cost Burden | No income or Negative income |
|--------------------------------|-------------------------------------|----------------------|--------------------|-------------------------|------------------------------|
| White | 82.9% | 91.0% | 85.9% | 84.0% | 82.6% |
| Black / African American | 0.5% | 0.4% | 0.7% | 1.6% | 0.0% |
| Asian | 1.3% | 0.8% | 0.1% | 3.6% | 8.7% |
| American Indian, Alaska Native | 0.9% | 1.3% | 0.6% | 3.2% | 0.0% |
| Pacific Islander | 0.2% | 0.0% | 1.1% | 0.0% | 0.0% |
| Hispanic | 11.4% | 4.7% | 8.7% | 5.8% | 8.7% |

Data Source: 2005-2009 CHAS

Discussion

As seen in the Tables in the disproportionately great needs analysis in NA-15 and NA-20, minorities tend to have a greater incidence of housing problems within their race than citywide. A greater percentage of Black/African American, Asian, and American Indian/Alaska Native households experience severe housing cost burden than any other race reported. All Pacific Islander households experienced cost burden between 30 and 50%. The Hispanic households also had a disproportionately greater incidence of housing cost burden over 30% but less than 50%.

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

Comparing Albany's ethnic makeup citywide in the table below to the previous tables identifying households by race and income experiencing housing problems indicates that minorities have a greater incidence of housing problems than the population overall. Albany's minority racial/ethnic populations tend to experience housing problems, housing cost burden, overcrowding and severe housing issues at a higher rate than citywide or the White race.

Albany's Racial and Ethnic Make-up, 2010

| | | |
|--|---------------|--------------|
| Total population | 50,158 | 100.0 % |
| Hispanic or Latino | 5,700 | 11.4% |
| White alone | 2,466 | 4.9% |
| Black or African American alone | 58 | 0.1% |
| American Indian and Alaska Native alone | 119 | 0.2% |
| Asian alone | 25 | 0.0% |
| Native Hawaiian & Other Pacific Islander alone | 5 | 0.0% |
| Some Other Race alone | 2,539 | 5.1% |
| Two or More Races | 488 | 1.0% |
| Not Hispanic or Latino | 44,458 | 88.6% |
| White alone | 41,591 | 82.9% |
| Black or African American alone | 275 | 0.5% |
| American Indian and Alaska Native alone | 473 | 0.9% |
| Asian alone | 657 | 1.3% |
| Native Hawaiian & Other Pacific Islander alone | 88 | 0.2% |
| Some Other Race alone | 63 | 0.1% |
| Two or More Races | 1,311 | 2.6% |

Data Source: U.S. Census Bureau, 2010.

According to Hispanic leaders and advocates in the City, the Hispanic/Latino population may have been undercounted in the Census, and therefore also in the American Community Survey data presented in this Plan. This is due to a high rate of illiteracy among the Hispanic/Latino population, language and educational barriers it is estimated that many may not fully understand or complete the census surveys.

Other issues such as equal access to housing and fair housing choice should be reviewed and considered. The City's proposed Analysis of Impediments to Fair Housing and Fair Housing Plan outlines the City's intent to gain a better understanding of the interplay between cost burden and fair housing choice for minority populations, which should for purposes of future Action Plans and Consolidated Plans bring a deeper analysis and understanding to this discussion of housing problems.

Needs not previously identified

According to information from key informant interviews reported in the *2012 Linn County Community Health Assessment*, many Hispanic individuals do not have a driver's license or access to a vehicle. This greatly affects where they chose to live and where they shop for food. The lack of bilingual services was identified as a barrier to accessing existing support services and health clinics.

The community development block grant survey for citizens was translated into Spanish and 36 people

completed the survey. Of these, 26 were renters. Renters raised the following needs related to housing: apartments without carpet; more tile floors; patios to dry clothes; and space for a small garden.

With the housing market bottoming out, households going bankrupt or foreclosing on their homes, more homeowners have moved into the rental market and it has become more competitive and rents have increased while incomes have decreased.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the 2006-2010 CHAS data, households of Hispanic origin are concentrated in the center of the City and out by the south edge near the community college. Three census tracts shown in the darkest purple have a concentration of persons of Hispanic Origin with over 15.7%. Data is not available for each minority race. Figure 8 shows the "Two or More Races" not of Hispanic origin households are concentrated in the center of the City, south and east of Pacific Boulevard.

The census tracts outlined in green are classified as "low-mod" tracts by HUD because the percent of low and moderate income (LMI) households (those earning less than 80% of the area median income) is more than 51%.

Figure 7 - Concentration of Persons of Hispanic Origin by Census Tract

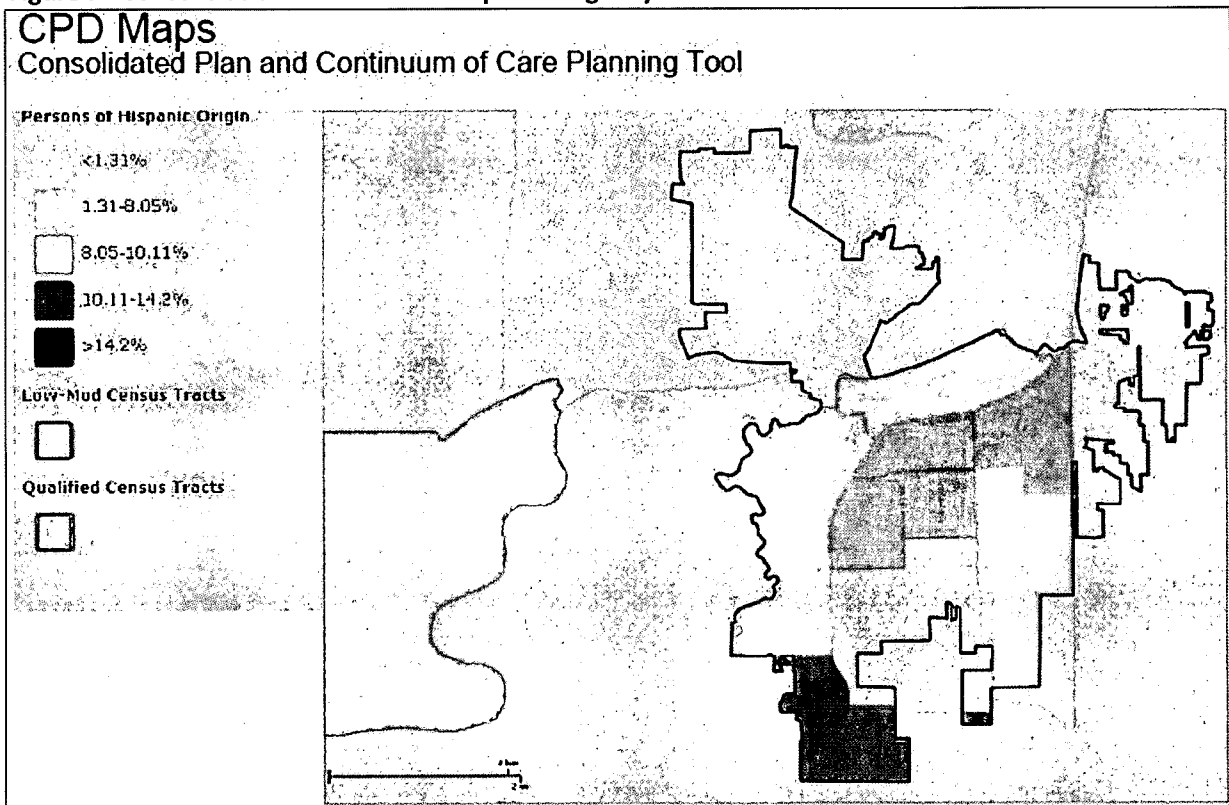
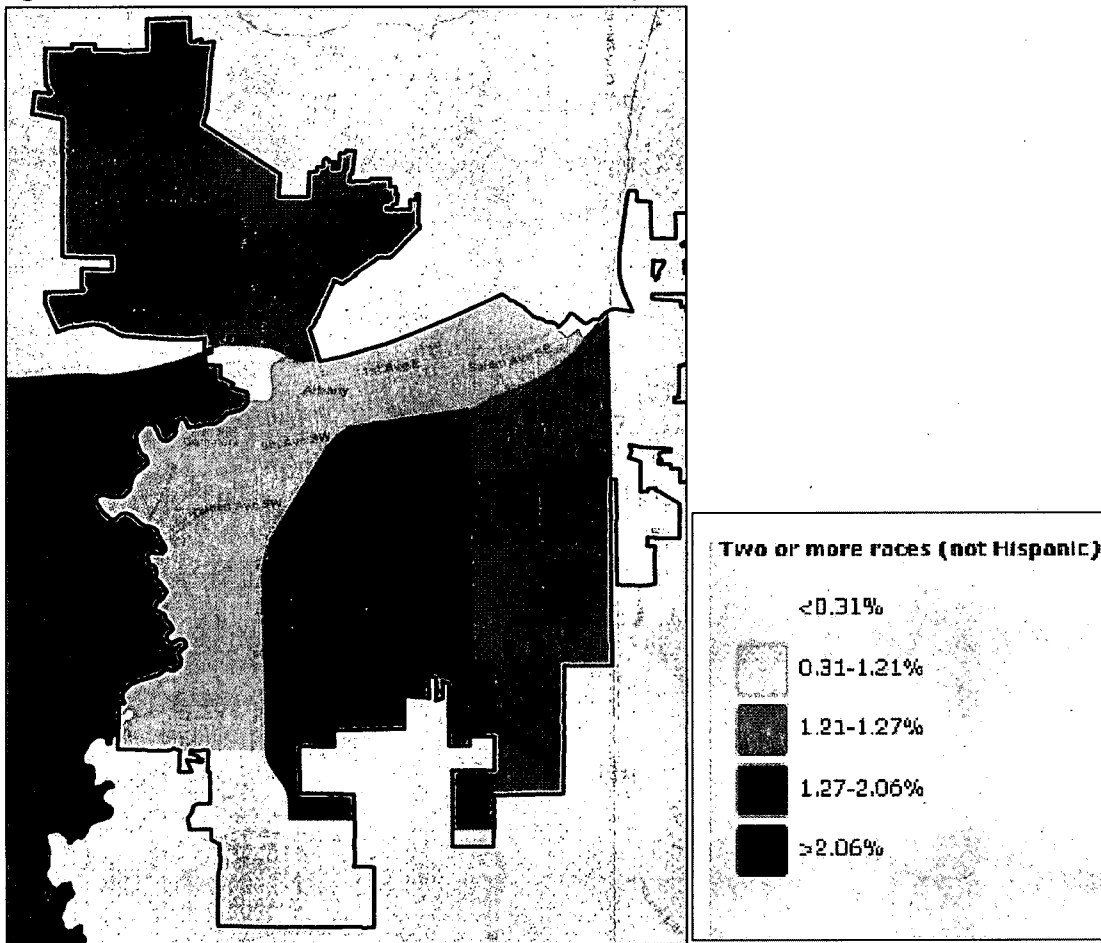


Figure 8 – Concentration of Two or More Races Not Hispanic



NA-35 Public Housing

Introduction

Albany does not have any public housing units. The Linn-Benton Housing Authority (LBHA or Housing Authority) distributes Housing and Urban Development (HUD) vouchers in Linn and Benton Counties and owns and manages low-income housing and, but owns no public housing units.

As of November 2012, LBHA distributed a total of 2,351 Section 8 vouchers throughout Linn and Benton counties. All but 35 are tenant-based housing choice vouchers. Under the HUD tenant-based voucher program, eligible families find their own rental units in the existing housing market. Families pay a portion of the rent and utilities, generally equal to 40% of their adjusted monthly income. The Housing Authority pays the landlord the balance of the rents on behalf of the families.

The special purpose vouchers include 35 vouchers for Veterans Affairs Supportive housing and 100 are for disabled veterans.

Table 23 reports the racial make-up of all Section 8 housing voucher residents as reported by the Housing Authority at the end of 2012 for Linn and Benton Counties. There were 119 of Hispanic origin, 49 American Indian/Alaska Natives, 29 African Americans, and 17 Asians.

An April 2013 LBHA monthly report indicated that 60 of the 979 Albany households receiving vouchers were of Hispanic or Latino origin. Table 24 shows the number of persons by ethnicity for all of the housing vouchers distributed by LBHA.

Totals in Use

Table 21 - Public Housing by Program Type

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|-------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 35 | 0 | 2,451 | 0 | 2,316 | 35 | 0 | 100 |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: LBHA Statistics

This data indicates that Housing Choice Voucher holders are in need of housing that is affordable and safe for elderly and disabled persons and also families with children.

The LBHA Section 8 voucher program does not have a time limit on how long a family can remain on the program and funding is being cut which means the wait for a voucher can be several years. The waiting list is growing rapidly and there is no built in incentive to motivate families to move off the program (become self-sufficient). Many families with vouchers have been on the program for decades. The families end participation in the program either by voluntarily dropping off, death, or termination for program violations.

LBHA has had a voluntary Family Self-Sufficiency Program since 1994 with the goal of helping households become self-sufficient and off of the voucher program. The program is funded by a HUD grant that provides assistance up to 100 families a year to get off of public assistance. This is only available to current voucher holders. There is more demand for the Self-Sufficiency Program than funding allows. Increasing the turnover rate of those receiving public assistance would better utilize the already existing program funds.

Housing Choice Voucher Waiting List: As of April 2013, 1,158 Albany households are on the waiting list for Housing Choice Vouchers (Section 8 tenant-based rental assistance). This represents a three-year wait for a voucher. Another 1,100 Linn County households outside of Albany are on the list. There are 693 Benton County households on the waiting list, 259 from other Oregon cities and 86 out of state for a total of 3,293 households waiting for Housing Choice Vouchers comprising 7,028 individuals.

The characteristics of households on the LBHA waiting list statistics are not available for Albany only. There were 1,428 families with children, 344 families with elderly members, and 1,268 families with disabled members on the waiting list in April of 2013.

The immediate needs of those on the waiting list are families with disabled members, families with children, and an overall a need for affordable housing to reduce housing cost burden.

How do these needs compare to the housing needs of the population at large.

Persons with disabilities represent roughly 16.6% of the city population over 5 years old but constitute 38.5% of the households on the waiting list. Albany's families with Housing Choice vouchers have a much higher percentage of persons with a disability, representing 48%. A large percentage of households on the voucher waiting list have a disabled member.

Based on the Consolidated Plan data, Albany's biggest need is to reduce the number of households experiencing housing cost burden, especially those households with incomes at or below 50% the area median. This is consistent with the high percentage of Albany voucher holders earning less than 50% of the area median.

The size of units needed by households on the LBHA waiting list varies. There is a need for 1,735 units with one bedroom, 1,079 units with two bedrooms, and 432 units with three bedrooms. 42 units with 4-bedrooms and 5 households are seeking 5 bedrooms. The 2009-2011 American Community Survey data reports that Albany's housing stock consisted of 356 studio units, 1,808 1-bedroom units, 6,302 2-bedroom units, 9,734 3-bedroom units and 3,038 units with 4 or more bedrooms. Persons on the waiting list appear to need more one-bedroom units than what may be available in the housing inventory.

NA-40 Homeless Needs Assessment

Introduction

In 2008, then-Governor Ted Kulongoski, through Executive Order, created Oregon's Ending Homelessness Advisory Council (EHAC), which was charged with developing goals and strategies centered on preventing and ending homelessness for Oregon's most vulnerable citizens. That same year, the EHAC developed Oregon's first statewide 10-year plan to end homelessness and encouraged counties to develop local plans.

State leadership remains committed to addressing issues of homelessness, including chronic, veteran, and family homelessness despite changes in the organizational structure within state agencies. The belief is that all Oregonians should have the opportunity to be at home in their communities and to be physically, emotionally, and economically healthy.

The City became actively involved in addressing Albany's chronic homeless population in early 2006 when it ordered a long-established homeless camp to be shut down and cleared out in order to accommodate expansion of city facilities. Efforts were made to relocate and assist persons and the first homeless resource fair was held that year followed by the first homeless summit in November 2006. Many agencies and people in Linn County soon formed the Ten-Year Plan Steering Committee and began working on the Plan. The *Linn County Ten-Year Plan to Address Issues Around Housing and Homelessness* was completed in 2009. Benton County's Ten-Year Plan was developed the same year. Linn County's plan was updated in October 2012. [The plans are available on the Community Services Consortium website at: [http://communityservices.us/housing/.](http://communityservices.us/housing/)]

Homeless Counts

The federal government requires an annual Point-in-Time Count report (PIT) by continuum of care agencies (CoCs) in late January to measure the scale of homelessness in the United States. The Community Services Consortium (CSC) is the continuum of care agency for Linn, Benton and Lincoln counties. For the PIT count, CoCs are instructed to count all adults, children in households, and unaccompanied youth who, on the night of the count, reside in one of the places described below that are consistent with what is requested by HUD in this report:

- **Unsheltered Homeless** - An unsheltered homeless person resides in a place not meant for human habitation. Included in this count are people in on the streets, in temporary tents or armory shelters, encampments, and warming centers.
- **Sheltered Homeless** - A sheltered homeless person resides in an emergency shelter, transitional housing or supportive housing for homeless persons who originally came in from the streets or emergency shelters.

The sheltered homeless data is collected from surveys filled out by the shelters. The unsheltered homeless survey is administered by "street or known locations" and "service based" counts conducted in each region. The 2013 street known location survey in Albany was performed at Saint Mary's Soup Kitchen.

The data does not include "precariously housed" individuals or households characterized as being at imminent risk of becoming homeless—such as those staying with friends or relatives, in a hotel/motel,

in a treatment facility or in jail.

The following tables provide statistics from the one night Point in Time (PIT) count taken January 30, 2013 in Albany. A total of 244 people were counted as homeless in Albany including 36 that were on the streets; 104 in shelters; and another 104 in transitional housing. Of these, 111 persons had been homeless for more than a year, and 56 are chronically homeless. Many homeless persons have a drug or alcohol addiction.

Table 25a - Albany PIT January 30, 2013

| Albany | TOTAL People | In Shelters | Street Count | In Transitional Housing |
|-----------------------|--------------|-------------|--------------|-------------------------|
| Total Homeless | 244 | 104 | 36 | 104 |
| Age 5 and under | 27 | 5 | 0 | 22 |
| Age 6 - 17 | 19 | 1 | 2 | 16 |
| Age 18 - 24 | 21 | 7 | 0 | 14 |
| Age 25 - 44 | 115 | 43 | 28 | 44 |
| Age 45 - 64 | 59 | 46 | 6 | 7 |
| Age 65 and older | 3 | 2 | 0 | 1 |

Data Source: Community Services Consortium 2013 PIT

Table 25b - Characteristics of Albany's Homeless (2013 PIT Count)

| | |
|--|-----|
| Continuously Homeless for 1 yr or more | 111 |
| Had 4 or more episodes of homelessness in past 3 years | 89 |
| Chronically Homeless | 56 |
| Disability (alcohol or drug abuse or mental health issues) | 94 |
| Veteran | 14 |
| Domestic Violence Victim | 48 |

Data Source: Community Services Consortium 2013 PIT

Unfortunately, the way the PIT data was collected and/or entered into a database, there was not enough detail to populate most of the fields in Table 25 that follows.

Table 25 - Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | Shelter – 9 Trans'l -7 | 10 | | | | |
| Persons in Households with Only Children | Shelter-0 | | | | | |
| Persons in Households with Only Adults | Shelter – 90 Trans'l-18 | | | | | |
| Chronically Homeless Individuals | 39 | | | | | |
| Chronically Homeless Families | 0 | | | | | |
| Veterans | 27 | | | | | |
| Unaccompanied Child | 0 | | | | | |
| Persons with HIV | 1 | | | | | |

Data Source: Community Services Consortium 2013 PIT Count for Albany

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

Complete data is unavailable for all of the categories of persons experiencing homelessness each year, becoming homeless each year, exiting homelessness each year, and the number of days persons experience homelessness. The following information supplements the data in Table 25.

Number of Homeless Persons a Year. The number of homeless persons in Albany and Linn County has increased the last few years. The 2013 PIT count for Albany alone was 244 persons, up from 135 for Linn County in 2012. The Albany Helping Hands shelter refers families with children to Community Outreach in Corvallis or tries to find other accommodations for them due to the nature and background of their guests. Albany residents may be staying in Corvallis and not counted as homeless in Albany.

In 2012, Albany Helping Hands provided 30,000 bed nights and served over 80,000 meals. They have a seasonal warming center for 35 additional individuals to stay warm and dry in the winter months.

Number Becoming Homeless Each Year. There is not good data on the number of new persons becoming homeless. The PIT counts indicate there were about 100 more homeless persons in 2012 than in the previous year for the Linn County PIT. The number of "at risk" families with children was down according to the GAPS numbers in tables provided under the next question.

Consultations with local emergency shelter staff found that most people entering the homeless assistance system are a result of the lack of employment; working in low-paying jobs and having high rents; victims of drug abuse or domestic violence; or those with disabilities and mental illness. Household types that are more affected than others are typically single parent women and chronically mentally ill men.

Number Exiting Homelessness Each Year. The Albany Helping Hands Shelter (AHH) reported that 56 of their clients were successful in leaving the shelter in 2012. No data was provided by the other local shelter.

Albany has several transitional housing units; some that are very short-term in nature to more permanent supportive housing. The most recent count found that transitional housing units are full.

Number of Days Persons Experience Homelessness. According to the January 2013 PIT count, Albany had 56 chronically homeless persons and 111 people were homeless for more than one year. Another 89 people were homeless four times over the last three years. The average number of days persons are experiencing homelessness each year is likely quite high, but there is no accurate figure.

The larger of Albany's two shelters, AHH, reported it had a total of 1,535 guests in 2012 and provided 30,000 bed nights, resulting in an average length of stay of 20 nights. There were 374 people registered as long-term guests. Of the long-term guests, 25% had a professional diagnosis of mental illness (97 persons).

Veterans. The January 2013 PIT count included 27 veterans. Albany Helping Hands Shelter's 2012 demographic report included 71 veterans were served by the shelter for the year.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The one-night PIT count data includes information on the ages of the homeless population as seen in the next table.

Age of Homeless Persons in the 2013 PIT Count

| Age Range | Totals | In Shelters | In Transit'l Housing | Street Count |
|-----------------|------------|-------------|----------------------|--------------|
| Totals | 244 | 104 | 104 | 36 |
| Age 5 and under | 27 | 5 | 22 | 0 |
| Age 6 - 17 | 19 | 1 | 16 | 2 |
| Age 18-24 | 21 | 7 | 14 | 0 |
| Ages 25-44 | 115 | 43 | 44 | 28 |
| Ages 45 - 64 | 59 | 46 | 7 | 6 |
| 65 and older | 3 | 2 | 1 | 0 |

Data Source: Community Services Consortium 2013 PIT

The PIT count does not capture the many homeless individuals, children and families who rely on friends and family for shelter, those who move frequently or those who are "couch surfing" without having a fixed nighttime residence for more than a few days at a time. Fortunately, many are finding places to "double up" living and the children are being captured by the school district counts.

Families and Children. The 2011-12 GAPS homeless count of students in the district as required by the U.S. Department of Education under the McKinney-Vento Homeless Assistance Act indicated there were a total of 292 homeless children and youth, including 90 unaccompanied youth (students not living in the physical custody of a parent or guardian). Most of these children were sharing housing with friends or relatives; 7% were in a shelter, 2% were unsheltered and 2 children were in a motel or hotel. On the bright side, the number of homeless children counted by GAPS was down from the 2010-11 count of 328 children.

2011-2012 Greater Albany Public School District Homeless Student Count

| Primary night time residence | Count of homeless children and youth |
|---|--------------------------------------|
| A. <u>SHELTER</u> : Shelter, transitional housing. Also includes students <i>awaiting</i> foster care placement. | 21 |
| B. <u>SHARING</u> : Doubled-up, sharing housing with friends or relatives due to economic hardship or similar reason. | 263 |
| C. <u>UNSHeltered</u> (e.g., car, park, RV, camping, substandard dwellings) | 6 |
| D. <u>MOTEL</u> or Hotel | 2 |
| TOTAL (must equal total from #1) | 292 |

Data Source: Greater Albany Public School District

Greater Albany Public School district homeless Count Summaries 2010-11 and 2011-12

| School Year | Total Homeless | Pre-K | Grades K-5 | Grades 6-8 | Grades 9-12 |
|-------------|----------------|-------|------------|------------|-------------|
| 2011-12 | 292 | 27 | 116 | 40 | 109 |
| 2010-11 | 328 | 27 | 126 | 35 | 140 |

Data Source: Greater Albany Public School District

After assessing the PIT counts and the GAPS school aged children counts, it appears that Albany has a total of approximately 500 people experiencing homelessness per year.

At-Risk Youth

There are three segments of the youth population in Albany who have potential housing and supportive services needs: youths aging out of the foster care system; older youth transitioning to adulthood with uncertain future plans; and youth who are homeless.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

Race and ethnicity data derived from the 2013 CSC point in time homeless count is included in the table below. The race was unknown or not answered for 38% of those counted so the data is not complete. Of the available statistics, after the white population, persons of Hispanic or Latino race were the next highest at 25 persons, followed by Black or African American at 14 and American Indian or Alaska Natives at 12 people. Comparing the percentages of the homeless minority populations to the percentage of these races present within the population as a whole, the Black/African American and American Indian/Alaska Native races had higher rates than their overall representation in the population of Albany as a whole.

Race of Homeless Counted in 2013 PIT

| 2013 PIT Count: Albany | Number | % |
|-------------------------------------|---------------|---------------|
| White | 99 | 40.6% |
| Hispanic or Latino | 25 | 10.2% |
| Black or African American | 14 | 5.7% |
| American Indian/Alaska Native | 12 | 4.9% |
| Native Hawaiian or Pacific Islander | 1 | 0.4% |
| Unknown | 27 | 11.1% |
| No Answer | 66 | 27.0% |
| Total | 244 | 100.0% |

Data Source: Community Services Consortium 2013 PIT

Albany Helping Hands provided a demographic report of its guests for 2012 that indicated shows that racial composition of the homeless population is relatively close to the racial composition of the population at large except there was a higher percentage of Black/African Americans in shelters than represented overall. The shelter had 1,535 guests for the year that included 1,404 White, 47 Black/African American, 30 Hispanic, 26 Native American/Alaskan, two Asian and ethnicity was unknown for 18 people.

Jurisdiction's Rural Homeless Population

Describe the nature and extent of unsheltered and sheltered homelessness including rural homelessness.

The causes of homelessness are many and varied. According to the 2013 Albany PIT count, the top reasons for being homeless were due to unemployment and inability to afford rent. Drug and alcohol addiction is another leading cause of homelessness, followed by poor rental history and evictions.

2013 PIT Count - Reasons for Being Homeless

| Reasons for Being Homeless | Number |
|---------------------------------|--------|
| By choice | 40 |
| Child abuse | 3 |
| Unemployment | 122 |
| Could not afford rent | 124 |
| Poor credit | 37 |
| Criminal history | 50 |
| Drug and alcohol addiction | 103 |
| Domestic violence | 19 |
| Eviction | 49 |
| Gambling | 5 |
| Kicked out by family or friends | 39 |
| Medical problems | 23 |
| Mental/emotional disorder | 23 |
| Poor rental history | 76 |
| Pregnancy | 6 |
| Property sold | 5 |
| Runaway | 1 |

Data Source: Community Services Consortium 2013 PIT

The PIT data is consistent with figures reported by Albany Helping Hands Shelter that indicate roughly half of their clients in 2012 had no income and almost one third did not have health insurance.

A focus group with 11 homeless persons residing at Albany Helping Hands shelter in January, 2013 found the following causes of their homelessness: children taken away, economy (no full-time jobs, no income), poor rental history, and other miscellaneous reasons.

Albany Helping Hands provides services to help their clients address issues related to their homelessness to move people into housing including rental history, deposits, education, money management, social skills and job placement.

According to the National Coalition for the Homeless, housing costs coupled with a lack of living wage employment or unemployment, the rising cost of health care, cuts to safety net services, and wage rates

that have not kept pace with inflation have all compiled to place a larger percentage of the population on the edge of homelessness. One layoff, one medical emergency or illness, one car repair can destabilize a family and send them into homelessness.

It is difficult to foresee what effect and to what extent the economic downturn will have on homeless populations. If the trend reflected in the short-term data continues, we may see an increase in the rise of homeless families who are coming from previously stable living conditions.

NA-45 Non-Homeless Special Needs Assessment

Introduction

This section includes an assessment of the housing needs of persons who are not homeless but require supportive housing, including but not limited to:

- the elderly - defined as 62 and older,
- the frail elderly - defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework,
- persons with mental, physical, and/or developmental disabilities,
- persons with alcohol or other drug addiction,
- persons with HIV/AIDS and their families, and
- victims of domestic violence, dating violence, sexual assault, and stalking.

Numerous public and private agencies provide services to Albany's non-homeless special needs populations. Consultations, review of agency plans and reports, and Census and American Community Survey data provide the basis of the needs analysis.

Characteristics of Special Needs Populations

Elderly and Frail Elderly

Senior Citizens defined as persons 62 and older accounted for 15.4% of Albany's population or 7,900 people and roughly 21.7% of all households in the 2009-2011 ACS.

The number of seniors in Linn County expected to need Medicaid-funded long-term service and support is predicted to rise from 7,665 in 2010 to 9,844 in 2020, which represents a 28.4% increase. Another 23.4% increase is predicted between 2020 and 2030 reaching 12,146 seniors in 2030 needing long-term services. (Source: *Oregon Cascades West Council of Government Area Plan for Services, Four-Year Plan.*)

Many seniors and disabled persons do not qualify for Medicaid (300% of the SSI monthly benefit standard, currently at \$710/month for an individual and \$1,066 per couple) or they exceed the asset limitations of \$3,000 for an individual. These elderly, especially the frail elderly, will need long-term services and support, but will be challenged affording the care. Albany had 410 householders 65 and older that were in poverty in 2011.

According to the 2009-11 Three Year ACS data shown in the table that follows, 41% (or 2,593) of Albany's residents 65 and older have a disability. People considered to have a disability may have more than one of the difficulties listed here.

Albany Seniors with a Disability

| | | |
|---|--------------|-------------|
| Total Population 65 years and over | 6,360 | 100% |
| Population 65+ with a Disability | 2,593 | 40.8% |
| With a hearing difficulty | 1,234 | 19.4% |
| With a vision difficulty | 381 | 6.0% |
| With a cognitive difficulty | 611 | 9.6% |
| With an ambulatory difficulty | 1,514 | 23.8% |
| With a self-care difficulty | 503 | 7.9% |
| With an independent living difficulty | 834 | 13.1% |

Data Source: 2009-11 ACS

In addition to needing affordable housing, the elderly and disabled populations also require varying degrees of assisted housing and related supportive services. Albany persons 65 and older had one or more of the following disabilities that affect housing needs: 611 with a cognitive, 1,503 with an ambulatory difficulty, 503 have a self-care difficulty (difficulty dressing or bathing); and 834 have an independent living difficulty (difficulty doing errands alone such as visiting a doctor’s office or shopping).

A 2012 report by Oregon Housing and Community Services (OHCS) notes that Linn County had 4,626 elderly needing special housing and only 454 units; and 743 frail elderly people and only 65 housing units. Albany has three assisted facilities with a capacity of 218 beds, three nursing homes with 213 beds, two memory care facilities with 74 beds, and 22 adult foster care homes with 100 beds. There is a new memory care facility under construction in Albany that will add 70 beds to Albany’s inventory.

Persons with Physical Disabilities

The Oregon Department of Human Services’ Aging and People with Disabilities Office, and the Senior and Disability Services division of Oregon Cascades West Council of Governments (OCWCG) are the lead public agencies for planning and service delivery for persons with physical disabilities. The 2009-2011 ACS data for Albany reports that 7.1% of the population aged five to 17 years, 7.7% of the population aged 18 to 64 years, and 34.7% of the population 65 years and older have a disability. The most prevalent single form of disability in the two younger age ranges is cognitive difficulty.

According to OHCS, Linn County has 381 physically disabled persons and only 22 units. Finding housing that is affordable is a basic challenge for people with physical disabilities, but in addition, the need for housing that is livable and/or accessible increases that challenge. Some are restricted to seniors but not all. The OCWCG keeps a record of the existing specialized housing for seniors and persons with disabilities, and accessible housing units that are affordable. Albany has approximately 200 accessible units operated by Section 8 landlords. Volunteer Caregivers and Habitat for Humanity work with seniors to retrofit houses so they are safe and accessible to help residents age in their homes.

Albany Total Population with a Disability

| | Total 5+ | 5 to 17 | 18 to 64 | 65+ |
|--------------------------------------|-----------------|----------------|-----------------|--------------|
| Total Population by Age Group | 46,874 | 9,439 | 31,075 | 6,360 |
| Population with a Disability | 8,351 | 851 | 4,907 | 2,593 |
| With a hearing difficulty | 2,635 | 113 | 1,288 | 1,234 |
| With a vision difficulty | 1,266 | 87 | 798 | 381 |
| With a cognitive difficulty | 3,526 | 691 | 2,224 | 611 |

| | Total 5+ | 5 to 17 | 18 to 64 | 65+ |
|---------------------------------------|----------|---------|----------|-------|
| With an ambulatory difficulty | 3,808 | 131 | 2,163 | 1,514 |
| With a self-care difficulty | 1,405 | 152 | 750 | 503 |
| With an independent living difficulty | 2,294 | 0 | 1,460 | 834 |

Data Source: 2009-11 ACS

Oregon Cascades West Council of Governments (OCWCOG), through its Senior and Disability Services division, is the designated Area Agency on Aging and provides a range of services to address needs of the elderly and frail elderly persons in Linn, Benton and Lincoln counties. The division works closely with the Oregon Department of Human Services and the Linn County Health Services Department to identify needs and plan for the coordination and delivery of services. The following OCWCOG programs assist seniors and persons with disabilities including:

- *Aging and Disability Resource Center (ADRC)* is a call center that provides the Options Counseling service. It receives over 1,000 calls a month.
- *Cascades West Ride Line* assists rural residents, which may help them age in place
- *Pre-admission screening and diversion services* help to identify alternative placements and resources to divert older adults and people with disabilities from nursing facility placement. Statewide data indicates this program is making a difference as OCWCOG's service area has the lowest percentage of people in nursing homes and the highest percentage of in home and community based placements in the state.
- *Family Caregiver Support Program (FCSP)* provides support for unpaid family caregivers, which can allow individuals to remain at home and avoid living in care centers. There is a gap in support for caregivers of non-blood related children.

Persons with Developmental Disabilities

Persons with developmental disabilities are individuals with mental or physical disabilities or a combination of mental and physical conditions resulting in significant impairments to daily functioning that meet state criteria for eligible diagnoses including mental retardation, autism, traumatic brain injury, fetal neurological disorders, epilepsy, and cerebral palsy. The disability's origin is in the brain and must be established prior to the age of 22, or age 18 in the case of an intellectual disability, and the disability must be expected to last indefinitely.

Linn County Developmental Disability Programs provide eligibility determinations, case management, crisis and protective services, licensing of foster care homes and abuse investigations. A 2011 DHS report stated there were 514 adults and 179 children with developmental disabilities in Linn County receiving case management. Of the adults receiving case management in 2011, 7 were receiving in-home comprehensive services, 100 were receiving 24-hour residential services, 14 were in supportive living programs, and 83 were living in foster care. Of the children with developmental disabilities, 52 were in family support, 19 were in foster care and 6 were in residential programs, 4 were in proctor care.

The 2012 Linn County 2013-2014 budget report noted that 529 adults and 216 children with developmental disabilities were provided case management services in the County. Linn County developmental disability program provided family support services to 111 children and families with persons with developmental disabilities. Brokerage support services were provided to 280 adults to live

independently or with their families in the community, and crisis services were provided to 41 individuals to remain in their family home or in alternative placements.

| Linn County Residents Requesting DHS Services, 2011 | |
|--|-----|
| In-Home Comprehensive Services for Adults | 7 |
| Adults Receiving 24-Hour Residential Services | 100 |
| State Operated Community Programs (SOCP) | 13 |
| Adults Receiving Supported Living | 14 |
| Adults Receiving Vocational Services | 132 |
| Adults in Foster Care | 83 |
| Children in Foster Care | 19 |
| Children in Residential Programs | 6 |
| Children in Proctor Care | 4 |
| Adults Receiving Brokerage Services | 250 |
| Children in Family Support (1/1/11 to 12/31/11) | 52 |
| Long Term Diversion for children (1/1/11 to 12/31/11) | 4 |
| Medically Fragile Children | 1 |
| Medically Involved Waiver | 3 |

Data Source: Department of Human Services, Linn County

Comprehensive residential services provide 24-hour support for adults and children with developmental disabilities in settings other than a family home. This may include foster care homes, group homes, supported living, and state operated community programs. The cost may be funded through Social Security or other income. Referrals to Comprehensive Services are made by their Service Coordinator and the individual must be enrolled in and accept case management and service coordination. These services are not readily available and individuals who are interested in Comprehensive Services may request to be placed on a *waitlist for these services*.

Albany has 8 group homes/facilities for persons with developmental disabilities for a capacity of 48 people and 22 adult foster homes with a capacity of 100 people. There is clearly need for more services to help this special group stay with their families and housing for individuals. According to persons with developmental disabilities or that work with this population, they are in need of vocational services, transportation, social and community involvement coordination, and representative payee services. Linn County coordinates many of these services.

Persons with Mental Disabilities

Linn County Mental Health Services (LCMHS) provides a full range of evaluation and treatment to county residents of all ages. Crisis intervention is available 24 hours a day, 7 days a week in Albany and at local community hospital emergency rooms. LCMHS is organized around four clinical teams. The Community Support Services (CSS) team works with adults who have severe and persistent mental illness with the treatment goal of early intervention, recovery, illness management, and self-sufficiency. The team utilizes the following programs: assertive community treatment, illness management and recovery, integrated co-occurring substance abuse treatment, family psycho-education, supportive employment, medication management training and senior outreach. LCMHS works closely with Oregon Health Authority through its Addictions and Mental Health Services division.

LCMHS's Children's Mental Health team provides two levels of care – counseling and then intensive outpatient and community support services to children at risk of out of home placement through the New Solutions program. The New Solutions program is targeted to high need children as an alternative to psychiatric residential care. This is a community-based intervention with a high level of family involvement. Once eligible, New Solutions staff, referred to as "Wrap Around Facilitators," facilitate the development of a Child and Family Team, which includes the child, their family, professionals working with the family and "natural supports" the family has in the community. The goal is to keep the child in the home if at all possible.

In 2012, LCMHS provided crisis intervention for 432 adults and children after hours and 850 during hours.

| Community Support Services (CSS) Highlights | Number Served | |
|---|---------------|------|
| | 2012 | 2011 |
| Total # of adults who received services from CSS teams | 564 | 502 |
| • Adults who received assertive community treatment services | 32 | 37 |
| • Adults who received residential foster care or residential care support | 65 | 59 |
| • Adults who received supportive housing | 27 | 33 |
| • Adults who received supportive employment | 40 | 20 |

Existing services are designed to meet a broad range of needs including counseling and case management, peer support, respite care, and crisis services.

While some opportunities for appropriate, assisted housing exist, additional units are needed to provide supportive housing for people with a mental illness transitioning from homelessness, and for people in need of a higher level of care and support.

Persons with Substance Abuse Issues

The Linn County Alcohol, Drug, and Problem Gambling Services division provides prevention education programs for the community, with a focus on reaching children. The division staff teach a Life Skills class in area schools reaching an average of 1,500 students each school year and they help lead the Linn County Youth Council STAND (Students Taking Action Not Drinking). Linn Together is an area partnership of local schools, law enforcement, parents, faith leaders, youth services, local government, students, health care professionals, and business owners that work together to provide evidence-based strategies, focusing on educating parents on laws regarding alcohol given to minors with the goal to delay the initial onset of youth alcohol use and to reduce the number of 11th graders who report drinking at least one alcoholic drink in the past 30 days (34.6% in 2012).

Linn County provided alcohol and drug treatment services to 151 youth and their families in 2012, down from 172 in 2011; and 523 adults and their families in 2012, down from 594 in 2011. The two-year treatment completion rate was 69% for adults and 63% for youth. Since the Adult Drug Court started in 2005, 92% of graduates have had no new felony or misdemeanor arrests during the 3 years following admission (46 of 50 graduates through October 2012).

Linn County provided drug-free housing assistance to 148 clients and their families in 2012, down from 161 in 2011. Many of these assisted are homeless or at risk of homelessness when entering treatment.

Victims of Domestic Violence or Sexual Assault

The Center Against Rape and Domestic Violence (CARDV) is the primary provider of services to victims of domestic violence or sexual assault in the area, serving the greater Corvallis-Albany area. CARDV sheltered 21 Albany women and 18 children in 2011-2012. In 2012, CARDV responded to a total of 5,101 calls from the two county areas and provided shelter to a total of 97 people for 2,476 bed nights. CARDV also provides transportation for clients and on-site hospital advocacy, assistance navigating the legal system and facilitating support meetings.

Albany Police Department 2012 crime statistics report the following cases: 10 forcible rapes and 1 attempted rape, 48 cases of physical molestation, 3 cases of forcible sodomy; 2 cases of incest and 92 "other" sex crimes. There were 35 domestic violence felonies and 89 misdemeanors in 2012.

Albany had 21 registered sex offenders living in the City in 2013.

Child Abuse

The Department of Human Services (DHS) reported that in 2011 there were 338 founded reports of child abuse in Linn County and 315 cases where the agency was unable to determine if abuse had occurred. The types of abuse included 247 cases of neglect, 51 cases of child sexual abuse, 44 cases of physical abuse and 353 threats of harm.

In 2011, 414 children between 0-17 served at least one day in foster care in Linn County. The median number of days spent in foster care was 417. The most common reasons for removing children from their home and placing them in foster care included parent alcohol or drug abuse, physical abuse and neglect abuse. Many parents were unable to cope and in 33 cases there was inadequate housing.

Albany's ABC House is a child abuse intervention center serving Benton and Linn Counties. They provide high-quality child abuse assessments for local children when there are concerns of abuse and neglect. Doctors specializing in child abuse medicine give children head-to-toe medical exams and trained child interviewers talk with children about what really happened to them. ABC House also offers individual and family counseling, family support and referrals for other much-needed services. Children and families receive comprehensive services in one safe, child-friendly environment.

Family Tree Relief Nursery (FTRN) provides case management and parenting education services to parents and children that are at high-risk for maltreatment. They work with families to help strengthen their skills so that their children can live safely with them and reach kindergarten ready to learn. The families have 16 risk factors that make them more susceptible to abuse and neglect. Almost all of the families indicate problems with drug and alcohol abuse; 85% indicate they have had violence issues within their families; and 79% of the parents indicate struggles with mental health or depression. Almost all of FTRN's clients are below the poverty level. Almost half of Albany's enrolled families are Spanish speaking.

FTRN served 202 children and 125 families in 2012, made 19 referrals to Early Intervention, and 133 to Community Services at DHS. In 2011, there were 134 families on the waiting list who did not receive

services other than a phone-check in. In 2012, the waiting list was down to 81 families and 21 were enrolled in their program.

Housing and Supportive Service Needs and Determination

Seniors and Disabled

The Oregon Housing and Community Services data indicate there is need for more affordable senior housing and housing for frail elderly and those with special needs. There is also need for housing people with physical disabilities. Housing types needed include independent living that is accessible, independent living with in-home care, assisted living facilities, adult foster care, residential/congregate care, and nursing facilities. Many seniors and people with disabilities are also below the poverty level, adding more challenges to finding affordable care and housing.

The following service needs were identified by OCWCOG to help Albany's seniors and disabled populations stay in their current homes and reduce demand for specialized housing.

- **Enhancement of Family Caregiver support services to help alleviate demand for memory care and supportive senior housing.** Additional training and support for caregivers, especially those caring for elderly family members with dementia or Alzheimer's is needed in Albany. There is interest in starting a Star-C program, which is an evidence-based program supporting those with Alzheimer's living at home. There is also demand for the Reducing Disability in Alzheimer's Disease Program that is designed to teach older adults who may suffer from memory problems how to do some simple exercises to improve their overall health.
- **Develop services for those just over the threshold of eligibility for Medicaid or enhancement of Oregon Project Independence (OPI).** Expansion of OPI is a high priority because it keeps people living in their own homes and delays the application for Medicaid. Expansion of the OPI Program would also allow people with disabilities to access this same service which they cannot do at this time. The OPI Program provides up to 20 hours per month of in-home assistance for each participant. The help with home care, meals and personal assistance such as bathing for 5 hours per week can mean the difference between staying at home and moving to another care setting. OPI is often matched with home delivered meals and other community support services such as a telephone subsidy.

Services needed include healthcare and medication management, meals and nutritional counseling, caregiver support, case management, abuse prevention and advocacy, money management, and transportation.

Developmental Disabilities and Mental Disabilities

There is a need for more support services to help persons with developmental disabilities stay with their families or in individual housing or in group homes. According to those that work with persons with developmental disabilities, they are in need of vocational services, transportation, social and community involvement coordination, and representative payee services.

OHCS reports there were 2,909 chronically mentally ill persons residing in Linn County in 2011 and only 49 units for this special needs population. Additional units are needed to provide supportive housing for

people with a mental illness transitioning from homelessness, and for people in need of a higher level of care and support.

Persons with Substance Abuse Issues

According to Oregon Housing and Community Services, there is no alcohol and drug rehabilitation housing in Linn County despite a population of 1,843 addicts in 2011. The data does not include nine Oxford Houses in Albany that provide housing for roughly 100 adults, there is still need for drug free housing for recovering addicts in treatment.

Linn County does not have its own detoxification facility, so persons are sent to Lane County, often away from support networks.

Victims of Domestic Violence or Sexual Assault

There is no local shelter or service provider for victims of domestic violence or sexual assault. The Center Against Rape and Domestic Violence (CARDV) in Corvallis serves Albany residents. Due to the level of domestic violence and sexual assault in Albany, having an Albany location would benefit victims.

Child Abuse

There is a need to reduce the number of children entering foster care. Parents need coaching and training, help with addictions, and anger management. The Family Tree Relief Nursery (FTRN) report s a demand for supportive housing for parents recovering from addictions and that are at high risk for abusing their children.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the eligible MSA

According to Oregon HIV/AIDS Orpheus database, as of January 4, 2013 in Linn County there were 60 people living with AIDS or HIV. (Source: www.statehealthfacts.org/profile) Linn County reported 2 new HIV/AIDS cases in 2012 and 4 in 2011. Linn and Benton counties share a staff person devoted to serving people with HIV/AIDS, their families, friends and loved ones.

Discussion

Albany is fortunate to be served by the various programs offered by the Linn County Health Services Department (LCHS) and the Senior and Disability Services Division of Cascades West Council of Governments (OCWCOG). These agencies provide services to all of Albany's special needs populations. There is demand for more special needs housing and assistance to help these populations stay in stable housing in Albany. Moreover, many of these residents are in poverty or are low-income, and some are homeless. Often these residents may have more than one special need such as being elderly and having mental health issues.

Coordination among service providers in providing case management and health services is very strong in Linn County with representative staff "teams" from DHS, LCHS, OCWCOG, FTRN and other agencies

that work together to deliver a comprehensive package of wrap-around support services. The prevention and comprehensive support services is providing positive results. More funding and services are needed to continue making a dent in improving the lives of Albany's special needs populations.

NA-50 Non-Housing Community Development Needs

Introduction

This section of the Needs Analysis collects information related to community needs for public facilities, public improvements, and public services.

Public Facilities Need Determination

Public facilities generally include senior centers, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations/equipment, health facilities, parks and recreational facilities, and facilities for special needs populations.

The City of Albany provides the following recreational and community facilities:

- Senior Center that is accessible to the disabled
- Two libraries, the main branch is accessible to the disabled
- Four fire stations
- Parks - Albany has a strong park system with a neighborhood or community park in nearly every neighborhood and there are two community parks for special events.
- Paths and trails along natural areas add opportunities for walking, biking, and watching wildlife, while preserving significant natural resources.
- Community Garden - Albany has one located at the corner of Main Street and Front Avenue that provides sites for vegetables and annuals, a communal herb garden, and a children's garden. Several handicapped accessible sites are available. Scholarships are available to offset the low annual fee.

The community offers the following privately operated public facilities:

- Two emergency shelters for adults and individuals – Albany Helping Hands and Signs of Victory Mission
- FISH of Albany provides a safe house/shelter for pregnant teens and young mothers
- There is a youth drop-in center operated by Jackson Street Youth Shelter
- Transitional housing units operated by Albany Partnership, Signs of Victory Mission and Linn Benton Housing Authority
- Two Head Start centers – one at Linn Benton Community College and one just outside the city limits in Linn County

Community Needs

The City assessed community needs by consulting with city staff and non-profit agencies, reviewing facility plans and agency plans, and reviewing needs identified by the public through the public and provider surveys and open house.

City facility needs were mapped to identify whether they were located in one of Albany's low-income census tracts.

Not unlike other cities, the City of Albany does not have enough resources to maintain all of its **parks and recreational paths and trails**. Systems Development Charges go to new parks and not to improvement of existing parks. Many parks have been updated with grants, private fundraising and a

little support with leftover funds from other projects. The 2014-2018 Capital Improvement Program notes that remaining playground replacement projects will be suspended indefinitely due to lack of funding. Sunrise Park is one of the few parks remaining that has outdated and inadequate playground and equipment. It is located in one of Albany's low-income census tracts, Tract 208. Sunrise Park was most frequently mentioned as a facility that needs to be improved on survey responses, in addition to needing new equipment.

Albany's 1.5-mile long bike/pedestrian path in the center of the City, Periwinkle Path, also needs to be repaired or replaced in significant stretches located in low-income areas. The path provides recreation and transportation for residents and connects to other facilities such as the Boys & Girls Club and other City parks.

There are several other unfunded improvements needed to park facilities throughout the City and another parks project in a low-income area may need to be improved in the five-year plan period.

The need for privately-operated public facilities were determined by needs identified in the *Linn County Ten Year Plan to Address Issues Around Housing and Homelessness*. Public facilities needs related to homeless needs include a **shelter for families with children, an unaccompanied youth shelter**, more transitional housing for special needs populations coupled with supportive services/case management.

There is no local alcohol and drug detoxification facility in Linn or Benton counties. A local drug and alcohol detoxification facility is needed to help persons with addictions.

The Linn County Community Health Assessment also noted a lack of inpatient treatment centers for mental health disorders, causing patients to seek care in Salem or Corvallis.

Public Improvement Needs Determination

Public improvements provided by local governments (e.g., streets, water and wastewater and storm water systems, government buildings, parking facilities) are identified in the City's five-year Capital Improvement Program. Most street improvement projects are funded with Systems Development Charges, bonds, and the state gas tax, which provides barely enough to keep up with day-to-day maintenance and urgent repairs. There is little money available for significant reconstruction of major roads, let alone residential streets and sidewalks.

There are numerous areas in the City that need **street and sidewalk improvements** including safe and accessible curb ramps. In addition, several older areas of the city are not improved with curb, gutter and/or sidewalks.

The need for public infrastructure improvements specifically related to curb ramps and safe sidewalks is increasing as our community ages and the general population increases. The need is especially great around public offices and facilities that persons with mobility issues or the elderly frequent.

There are also areas around the City where water, sewer and storm drainage facility improvements are needed.

Public Services Needs Determination

Public services needs were determined through consultations with service providers, data from the

surveys, review of provider annual reports and plans, the *Linn County Ten Year Plan to Address Issues Surrounding Housing and Homelessness*, the 2012 *Linn County Community Health Assessment*, the 2012 *Samaritan Health Services Community Health Impact Report*, and other planning and assessment documents prepared by Cascades West Council of Governments Senior and Disability Services.

Albany has a network of public service providers and facilities; however, enhancement and expansion is a common need among providers.

According to results of a provider survey conducted in 2012 by CSC, of those responding, service providers in Linn County saw an increase of 2,370 participants from 2009 to 2011, and they turned away 2,055 requests for services due to unavailable resources.

Regarding **youth needs** in Linn County, there were 1,365 days of service provided to youth and an additional 1,015 days of case management in 2011. Providers turned away as many youth requests for services due to unavailable resources. Fortunately, the Cornerstone Youth Drop-In Center operated by Jackson Street Youth Shelter opened in 2012 to help Albany's youth.

Health services include Albany InReach Clinic by Samaritan Health Services, which serves adults and children who do not have health insurance or are underserved in Albany, Millersburg and Lebanon. The Albany InReach clinic is by appointment only one night a week. Many uninsured residents are unable to be served. United Way, Samaritan Albany General Hospital Foundation, the Boys & Girls Club of Albany and many local dentists have worked together to plan and implement a dental clinic to help low-income and under insured individuals in Linn County. The clinic serves all children and has been out to Linn County Schools to screen children and set appointments.

Bridging the gap with expenses for housing, food, transportation, child care and health insurance is becoming more challenging for most as support for child care, food stamps and gas vouchers dwindles. **Affordable childcare** is an issue for many low-income families and affects ability to afford other daily needs and stay employed. The Temporary Assistance for Needy Families program is designed to help working parents pay for part of their childcare, but there is often a waiting list for assistance. The cheapest full-time childcare found was \$550/month (in 2012). There is one Head Start childcare center in Albany located on the Linn-Benton Community College campus and one just outside of Albany. This program is only available to families below the federal poverty level. There is a big need for assisting low-income families just above the poverty level.

The following specific service needs were identified:

- Support services to move homeless residents into stable housing and to prevent the loss of housing by at-risk populations;
- Life skills and employment training and mentoring for populations who are homeless and/or have drug and alcohol or other mental health issues;
- Supportive services, case management, life skills and job skills training targeted specifically at homeless and at-risk youth.
- Services to provide short term assistance for rent and other critical expenses;
- Support services for families with children at risk of child abuse;
- Support services and shelter for victims of domestic violence;
- Support services to help the elderly, frail elderly and persons with disabilities stay in their homes

as long as feasible;

- Drug and alcohol detoxification services;
- Expanded drug and alcohol treatment services including housing, and a recovery support system with case management;
- Expanded medical, dental, mental health and crisis counseling services for people not covered or inadequately covered under existing systems;
- Prescription medication assistance program for non-insured individuals, especially targeted to persons with prescribed psychotropic medications and antibiotics;
- Homeless court advocacy services;
- Improved transportation to and from rural areas outside of Albany;
- Jobs training and skills development to help unemployed and underemployed persons gain better employment;
- Microenterprise assistance and business coaching to help businesses add jobs; and
- Affordable childcare.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides data and narrative information descriptive of the Albany housing market, the cost and condition of housing in Albany, homeless and non-homeless special needs facilities and services, barriers to affordable housing, and non-housing community development assets.

The U.S. Department of Housing and Urban Development (HUD) has compiled and provided the majority of the data found in this Consolidated Plan using 2005-2009 American Community Survey (ACS) data. The City has updated the information with 2009-011 ACS data when it was available.

Housing Supply Summary

In 2011, Albany had a total of 21,238 Albany housing units - 11,608 were owner-occupied, 8,388 were renter-occupied and the remaining 1,242 units were vacant (5.8%). Albany experienced an increase in the percentage of renters since 2000, up to 42% from 40%, and home ownership decreased to 58% from 60%.

Single-family housing prices dropped in 2008 after the economic downturn and remained relatively flat until 2012. Some households shifted from home-ownership to renting and the rents have increased as the market has become more competitive. As a result, it is likely that more Albany households are housing cost burdened (paying more than 30% of their incomes toward their housing costs) or severely cost burdened (paying more than 50% towards housing costs) than the 2009 data reports.

Albany has 11,832 housing units built before 1980. Of these, 3,298 were built before 1950. More than half of Albany's housing stock is over 30 years old and many of units need housing rehabilitation and systems improvements and lead based paint abatement. Albany has approximately 50 vacant units that are no suitable for rehabilitation, with more than half of these being abandoned.

Albany has 576 affordable housing units that are regulated and not expected to be lost from the affordable housing inventory in the short term. Currently 979 Albany households receive Section 8 housing choice vouchers from the Linn Benton Housing Authority. There are 1,158 Albany households on the waiting list for vouchers. Due to the high percentage of the population experiencing housing cost burden earning less than 80% of the median income, there is need for more affordable rental housing units.

Homeless and Non-Homeless Special Needs Facilities and Services

Albany has a comprehensive network of facilities and services to address the needs of individuals and families who are homeless or have other special needs. The system does not have the capacity to meet

all needs. In particular, there is demand for housing that is affordable to those not eligible for Medicaid, and those needing addiction rehabilitation and counseling, for example. Additional services to the elderly and disabled would help them stay in their homes longer. There is a need for emergency shelter for Albany's families with children and youth.

Addiction is a relatively serious issue in Linn County, with the county having a higher percentage than the state and nation overall. There is demand for housing that provides alcohol and drug rehabilitation and recovery support services.

Economic Development Needs

While many different organizations in Albany offer job training programs, skill development, job searching assistance, on the job training, and business workshops and classes, surveys and data indicate there is still more demand and more people need to be connected to existing services.

There is also a need to provide business assistance and training in Spanish to support Albany's emerging Hispanic/Latino entrepreneurs.

There is a great need to create more living wage jobs through business expansions, new business starts, and expansion of microenterprises.

MA-10 Number of Housing Units

Introduction

The 2009-11 ACS data reports a total of 21,238 Albany housing units in 2011 with 19,996 occupied units of which 58% are owner-occupied and 42% are renter occupied. Of the 1,242 vacant units reported, there was a homeowner vacancy rate of 1.2% and a rental vacancy rate of 5.1%.

General Characteristics of the Housing Market

According to the Census, Albany's housing mix has not changed greatly over the last few decades. Looking at Table 28b, the percentage of single-family units increased slightly between 2000 and 2009-11 from 63% to 66% and the ratio of multi-family units declined. The City calculated it had 3,911 apartment units in complexes with 5 or more units. This may be a factor in how the figures were reported (for example by building type rather than by property), and/or there may be fewer properties with 2 to 4 units than reported in the Census. Only 44 new apartment units were added to the inventory in the last ten years. Two complexes were under construction in July, 2013. Housing construction trends show that multi-family development typically happens in cycles.

Half of Albany's rental housing units are two-bedroom units, 27% are 3 or more bedroom units, while 84% of owner-occupied units of 3 or more bedrooms.

Table 28 – Residential Properties by Housing Type / Unit Number 2009 and 2011

| Property Type | 2009 | | 2011 | |
|---------------------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| 1-unit detached structure | 11,866 | 61% | 13,025 | 61% |
| 1-unit, attached structure | 975 | 5% | 1,133 | 5% |
| 2 units | 2,853 | 15% | 1,530 | 7% |
| 3-4 units | | | 1,713 | 8% |
| 5-9 units | | | 890 | 4% |
| 10-19 units | | | 674 | 3% |
| 20 or more units | 972 | 5% | 987 | 5% |
| Mobile Home, boat, RV, van, etc | 1,231 | 6% | 1,286 | 6% |
| Totals | 19,368 | 100% | 21,238 | 100% |

Data Source: 2005-2009 and 2009-2011 ACS Data

Table 28b - Albany's Housing Types, 1970-2011

| Unit Type | 1970 | | 1980 | | 1990 | | 2000 | | 2009-11 ACS | |
|------------------------------|--------------|-----|---------------|-----|---------------|-------|---------------|-------|---------------|-------|
| Single-Family ~ | 4,645 | 73% | 6,475 | 62% | 8,862 | 64.5% | 10,952 | 63% | 14,158 | 66.7% |
| Manuf., Mobile, RVs in Parks | 207 | 3% | 506 | 5% | 891 | 6.5% | 1,381 | 7.9% | 1,286 | 6.1% |
| 2-4 units per structure | 1,550 | 24% | 3,386 | 33% | 2,212 | 16.1% | 2,192 | 12.6% | 3,243 | 15.3% |
| 5 or more units | | | | | 1,768 | 12.9% | 2,864 | 16.5% | 2,551 | 12.0% |
| Total Units | 6,402 | | 10,367 | | 13,733 | | 17,389 | | 21,238 | |

Data Sources: U.S. Census Bureau, 1970-2000 (1990 includes North Albany), 2009-11 ACS. ~Single-family housing includes manufactured homes on lots and attached single-family units.

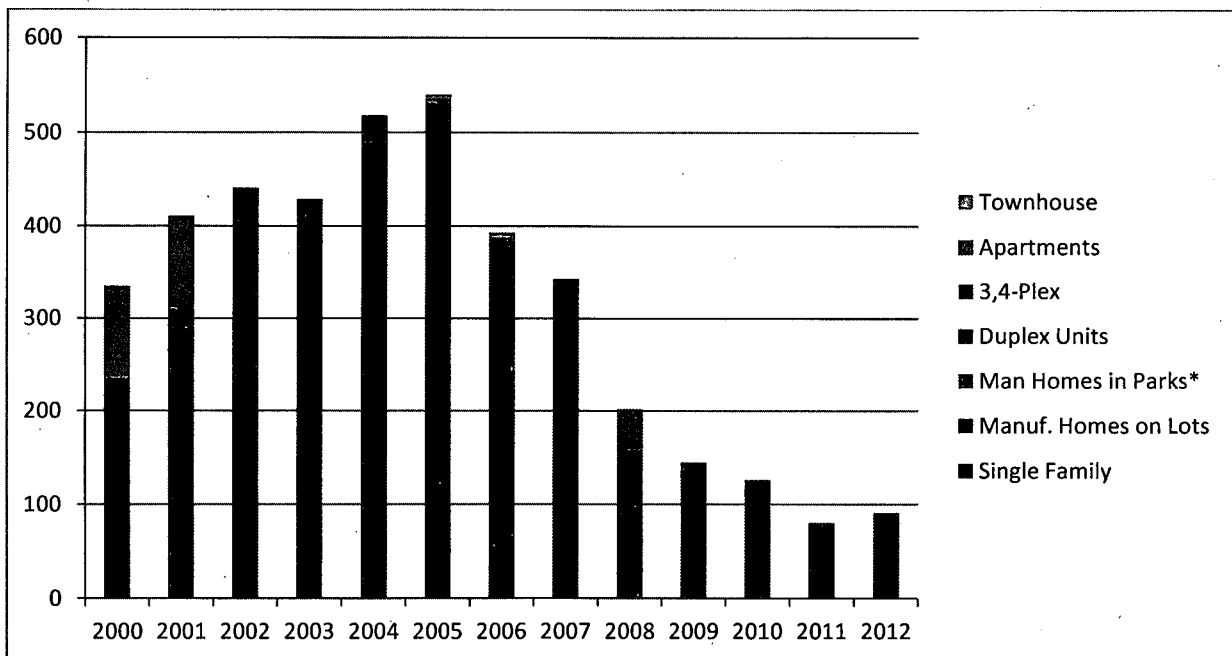
Table 29 - Unit Size (Number of Bedrooms) by Tenure for Occupied Units

| | TOTAL | Owners | | Renters | |
|--------------------|---------------|---------------|-------------|--------------|-------------|
| | Number | Number | % | Number | % |
| No bedroom/Studio | 195 | 15 | 0% | 180 | 3% |
| 1 bedroom | 1,503 | 71 | 1% | 1,432 | 20% |
| 2 bedrooms | 5,232 | 1,632 | 15% | 3,600 | 51% |
| 3 or more bedrooms | 11,234 | 9,336 | 84% | 1,898 | 27% |
| Total | 18,164 | 11,054 | 100% | 7,110 | 101% |

Data Source: 2005-2009 ACS Data

Table 29b and Graph- Albany's Residential New Construction Statistics

| Year | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | Total | % |
|-----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|--------------|-------------|
| Single Family | 198 | 263 | 406 | 380 | 465 | 507 | 379 | 316 | 136 | 130 | 108 | 73 | 89 | 3,450 | 85% |
| Manuf. Homes on Lots | 20 | 12 | 17 | 15 | 12 | 5 | 3 | 17 | 6 | 7 | 8 | 3 | 0 | 125 | 3% |
| Man Homes in Parks* | 7 | 15 | 6 | 16 | 13 | 7 | 3 | 8 | 8 | 2 | 2 | 2 | 0 | 89 | 2% |
| Duplex Units | 10 | 20 | 12 | 18 | 28 | 12 | 3 | 2 | 8 | 6 | 8 | 2 | 2 | 131 | 3% |
| 3,4-Plex | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0% |
| Apartments | 100 | 101 | 0 | 0 | 0 | 5 | 5 | 0 | 44 | 0 | 0 | 0 | 0 | 255 | 6% |
| Townhouse | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0.1% |
| Total New Units | 335 | 411 | 441 | 429 | 518 | 540 | 393 | 343 | 202 | 145 | 126 | 80 | 91 | 4,054 | 100% |
| Man Home Park Replacements* | 1 | 15 | 6 | 16 | 13 | 7 | 3 | 8 | 8 | 2 | 2 | 2 | 8 | 91 | |
| Demolitions | 7 | 6 | 4 | 9 | 5 | 10 | 12 | 21 | 9 | 8 | 10 | 12 | 41 | 154 | |
| Net New Units | 327 | 390 | 431 | 404 | 500 | 523 | 378 | 314 | 185 | 135 | 114 | 66 | 42 | 3,809 | |



Data Source: City of Albany Community Development Department

Housing Assisted With Federal, State or Local Programs (Number and Targeting of Units):

Albany has numerous long-term affordable housing developments in Albany constructed with federal, state funding. The funding requires different terms of affordability. Descriptions of the most common federal and state funding sources are below.

- The **HOME Investment Partnerships (HOME)** program provides federal funds for the development of affordable housing for low- and very low-income households.
- The **Housing Development Grant Program (“Trust Fund”)** was created to expand Oregon’s supply of housing for low- and very low-income families and individuals by providing funds to construct new housing or to acquire and/or rehabilitate existing structures.
- The **Low Income Housing Tax Credit (LIHTC)** program provides federal income tax credits to developers who construct, rehabilitate, or acquire and rehabilitate qualified low-income rental housing. These development projects encompass multifamily and single-family rental housing units. Eligible applicants include both for-profit and nonprofit sponsors.
- The **Oregon Affordable Housing Tax Credit (OAHTC)** program provides a state income tax credit for affordable housing loans for where the interest rate is reduced by up to four%. The tax credit benefit savings must be passed on to reduce rents for at least 20 years.

The following table prepared by Oregon Housing and Community Services (OHCS) and updated with data from the City of Albany and the National Low Income Housing Coalition, provides a list of regulated affordable units in Albany.

Table 30 - Albany’s Affordable/Regulated Housing Units

| Project Name | # Units | Popul. Served | Funding Sources | Year Built | Affordability Expiration Date |
|-----------------------------------|---------|---------------|---------------------|------------|-------------------------------|
| Cambridge Terrace | 50 | ALF | Loans | 2000 | LBHA Owns |
| Albany Residential Treatment Home | 5 | CMI | TRUST | | |
| Springer House | 5 | CMI | | 1990 | LBHA Owns |
| 2928 Bain Street | 5 | DD | Loans | | |
| 3010 16th Ave SE | 5 | DD | Loans | 1973 | |
| 4870 Shortridge St SE | 5 | DD | Loans | 1990 | |
| Burkhart | 8 | DD | | | LBHA Owns |
| Chamberlin House | 5 | DD | | | Chamberlin House Inc |
| Lehigh Project | 5 | DD | HELP, TRUST | | Chamberlin House Inc |
| Mitchell Place | 9 | DD | HELP, HOME, TRUST | | Chamberlin House Inc |
| Robb Sander House | 10 | DD | HELP, TRUST | | |
| Schantz House | 5 | DD | TRUST | | |
| Scheler House | 5 | DD | HELP, TRUST | 2000 | Chamberlin House Inc |
| Clayton Meadows | 50 | ELD | OAHTC, LIHTC | 2000 | 01/01/2016 |
| Millwood Manor | 46 | ELD | | 1977 | 05/10/2013 |
| River View Place | 40 | ELD | OAHTC, LIHTC | 2008 | 01/01/2024 |
| Santiam Terrace | 56 | ELD | | 1970 | 12/31/2014 |
| Cottage Creek | 15 | ELDPD | ELD | 1997 | LBHA Owns |
| Brooklawn (Periwinkle Creek) | 79 | FAM | OAHTC, LIHTC, TRUST | 1995 | 01/01/2025 |
| Denver Street Duplex | 2 | FAM | | 1976 | |
| Hill House | 34 | FAM | | 1973 | 01/01/2014 |
| Oak Plaza | 20 | FAM | | | 08/31/2016 |

| | | | | | |
|-------------------------|------------|-----|------------------------------|------|----------------------|
| Park Rose | 18 | FAM | HOME, TRUST | 1997 | 12/01/2014 |
| Parkside Court | 8 | FAM | | 1971 | 07/31/2012 |
| Periwinkle Place | 32 | FAM | OAHTC | 1995 | 12/12/2015 |
| Songbird Village | 47 | FAM | HOME, OAHTC, LIHTC, TRUST | 2000 | 01/01/2015 |
| Kitzrow & Schwartz Farm | 1 | FW | FWTC | | |
| Fish Transitional Place | 3 | HOM | HOME | | Fish of Albany, Inc. |
| 27th St Triplexes | 3 | ? | | 1979 | 01/01/2019 |
| TOTALS | 576 | | | | |

CMI=Chronically Mentally Ill; DD=Developmental Disability; ELD=Elderly; FAM=Family; FW=Farmworker; HOM=Homeless; LBHA=Linn Benton Housing Authority

Data Sources: Oregon Housing and Community Services, National Low Income Housing Coalition, City of Albany

Albany has 576 regulated affordable housing units. Of these, 240 units are set aside for families and any age households (FAM); 207 for the elderly (ELD), 72 for persons with developmental disabilities (DD) or chronic mental illness (CMI), and 50 for assisted living facility (ALF). All of the assisted units are limited to low-income tenants and many house tenants with very low or extremely low incomes.

The Albany Partnership for Housing and Community Development (APHCD), a local non-profit owner and developer of affordable housing, currently owns 133 affordable units in Albany (Park Rose, Parkside Court, Periwinkle Place and Songbird Village). APHCD utilized various forms of government assistance.

Linn Benton Housing Authority, unlike most housing authorities, operates as a non-profit housing provider rather than a "public housing" provider. Their housing was also constructed with various forms of financial assistance.

Section 8 Housing Choice Vouchers. The Section 8 Housing Choice vouchers distributed to Albany households by the Linn Benton Housing Authority are not included in the data above. Eligible families find their own rental units in the existing housing market. Families pay a portion of the rent and utilities, generally equal to 40% of their adjusted monthly income. LBHA pays the landlord the balance of the rents on behalf of the families.

Units Expected to be lost from Affordable Inventory

Housing units that received tax credits or other forms of assistance are at risk of being converted to market rate housing upon maturity of the tax credits or the affordability period typically 15, 20 or 30 years. Oregon Housing and Community Services (OHCS) staff says that no regulated affordable housing units that received financial assistance through the state are expected to be lost from the inventory in the near future. That noted, Albany has several complexes that received housing tax credits that are set to expire in 2013 or 2014. Often these affordable housing units receive additional financial assistance for housing "preservation" or rehabilitation, which then extends the time period of affordability. For example, tax credits on a large complex expired in 2010, but the new owners extended the term another 15 years. Other projects are owned by non-profit agencies (APHCD and LBHA) whose missions are to either provide low-income housing and/or serve the elderly or disabled population and it is anticipated that these housing units will remain affordable regardless of whether they renew contracts or seek additional financial assistance.

Does the availability of housing units meet the needs of the populations?

The Housing Needs Assessment in Section NA-10 of this Plan, the Housing Problems discussions in NA-15, 20, 25 and 30, there is clearly need for more affordable housing for thousands of Albany low-income and special needs residents. The analysis of housing affordability presented in MA-15 supports the conclusions in the needs assessment.

There is a particular need for housing for Albany's very low-income and extremely low-income residents. There were 3,125 rental households and 1,405 owner households earning less than 80% of the area median income experiencing housing cost burden. Most of these households earn less than 30% or 50% of area median income.

Housing Cost Burden by Household Size and Tenure

| | Renter | | | | Owner | | | |
|-------------------------|--------------|--------------|-------------|--------------|------------|-------------|-------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 540 | 340 | 195 | 1,075 | 130 | 55 | 340 | 525 |
| Large Related | 55 | 60 | 10 | 125 | 0 | 10 | 60 | 70 |
| Elderly | 210 | 285 | 235 | 730 | 160 | 290 | 155 | 605 |
| Other | 540 | 405 | 250 | 1,195 | 65 | 35 | 105 | 205 |
| Totals by Income | 1,345 | 1,090 | 690 | 3,125 | 355 | 390 | 660 | 1,405 |

Data Source: 2005-2009 CHAS

APHCD currently owns 133 affordable units in Albany in four locations. Of these units, 4 are set aside for transitional housing to help those in need such as victims of domestic violence or persons coming out of homelessness. APHCD also owns and operates three additional transitional housing units. APHCD's units currently serve the following income ranges: 27 units for households earning less than 30% of the area median income (AMI), 45 units serving households at 50% of the AMI, 41 serving households at 60% of AMI, and 2 earning 80% AMI.

Linn Benton Housing Authority's housing also serves Albany's very low-income households. Their existing housing stock caters to the elderly and disabled populations including Cambridge Terrace that is an assisted living facility for 50 persons, Clayton Meadows and River View Place are senior housing complexes totaling 90 units.

There are 102 additional affordable housing units for seniors and the disabled.

Section 8 Housing Choice Voucher Program. There were 979 Albany households receiving Section 8 housing choice vouchers in 2013. There are 1,158 Albany households on the Housing Choice Voucher waiting list indicating there continues to be a large demand for affordable housing. Due to the long list, there are likely many households that have elected not to get on the waiting list.

Despite the number of existing affordable units and housing choice vouchers, there is a need for more affordable housing units for families and the elderly.

Special Needs Housing. Oregon Housing and Community Services collects data regarding the housing needs of the special needs populations around the state at the county level. The table below shows the projected needs in Linn County in 2012. There is no available data specific to the housing needs of

Albany's special needs populations. It is hard to determine exactly how many units are needed to accommodate those with special needs. Albany has numerous facilities for different special needs populations, primarily for the elderly and developmentally disabled; however, there is clearly demand for more special needs housing.

Oregon Housing and Community Services Needs Analysis, 2012

| Linn County | Units | Population | Linn % w/ Housing Available | OHCS 2012 Priority | Oregon % w/ Housing Available |
|--------------------------|-------|------------|-----------------------------------|--------------------------|--|
| Alcohol & Drug Rehab | 0 | 1,843 | 0.0% | 1 | 1.5% |
| Chronically Mentally Ill | 49 | 2,909 | 1.7% | 1 | 2.2% |
| Developmental Disability | 71 | 6,778 | 10.5% | 2 | 8.7% |
| Domestic Violence | 32 | 45 | 71.9% | 3 | 11.0% |
| Elderly | 454 | 4,626 | 11.3% | 2 | 11.3% |
| Farmworkers | 2 | 3,348 | 0.1% | 1 | 2.1% |
| Frail Elderly | 65 | 743 | 8.7% | 2 | 16.5% |
| HIV / AIDS | 0 | 59 | 0.0% | 1 | 1.70% |
| Physically Disabled | 22 | 381 | 5.8% | 2 | 20.5% |
| Released Offenders | 50 | 218 | 1.8% | 1 | 7.9% |

Data Source: Oregon Housing and Community Services Needs Analysis

Drug & Alcohol Rehabilitation and Released Offender Housing. Albany is fortunate to have nine Oxford Houses for recovering alcoholics and drug users. About 30% of the Oxford House residents are also released offenders. No drug or alcohol use is allowed in or outside of the houses. There is a national charter "no tolerance" policy. Anyone who abuses this policy is immediately kicked out of the house. In June, 2013 there were 105 men and women living in Oxford Houses. Members provide support to each other and also work with their parole officers and attend different addiction groups. That said, there is no housing with more comprehensive detoxification and rehabilitation services to help make the transition out of addiction successfully to be able to live independently.

HIV/Aids Housing. There are no City-specific statistics regarding Albany's population with HIV/AIDS. The State and County HIV/AIDS counts in the Orpheus database dated 1/4/2013 report a total of 16 cases of HIV were diagnosed in Linn County between 2008 and 2012. There were 60 persons in Linn County with the diagnosis. The stages of the disease are unknown, so housing needs are unknown; however, it is assumed that these individuals live in regular housing.

Elderly, Mentally Ill and Developmentally Disabled Housing. Albany has 294 nursing home/Alzheimer beds, 218 assisted living units and 48 beds in group care homes and 100 beds in adult foster homes. Details on housing for Albany's frail elderly, chronically mentally ill, and developmentally disabled are listed in the table that follows.

Special Needs Housing in Albany in 2013

| Type/Name | Total units or beds | 6/30/12 Population |
|---|---------------------|--------------------|
| Nursing Homes/Alzheimer | | |
| Regency of Albany | 5 | 41 |
| Mennonite Home (@Mennonite Village) | 95 | 92 |
| Lydia's & Mary's House(@ Mennonite Village) | 32 | 32 |
| Timberview Care Center | 62 | 53 |
| Timberwood Court Memory Care | 44 | 44 |
| Oregon Mennonite Residential Services | 5 | 5 |
| Total | 294 | 267 |
| Assisted Living Facilities | | |
| Wynwood of Albany | 70 | 79 |
| Quail Run (@ Mennonite Village) | 98 | 104 |
| Cambridge Terrace | 50 | 52 |
| Total | 218 | 235 |
| Group Care Homes | | |
| Chamberlin House Inc. (6 sites): | 38 | 37 |
| Oregon Housing | 5 | 5 |
| Casa Rio (Shangri-la Corp) | 5 | 5 |
| Total | 48 | 47 |
| Adult Foster Homes (22 registered homes) | 100 | |

Source: City of Albany

According to staff with the Senior and Disability division of the Council of Governments, there is demand for more affordable memory care facilities. A memory care facility is under construction in 2013 that will provide 70 additional beds, however the affordability of these new units is unknown.

Need for Specific Types of Housing

The City of Albany's housing market provides a fair number of affordable housing units, but very few that are affordable to persons earning less than \$25,000 per year or 50% of the AMI for a 4-person family in 2013. Section 8 vouchers may provide some financial relief for extremely low-income families, but the waiting list is more than three years, so there is no immediate solution.

There is also demand for housing that provides alcohol and drug rehabilitation and recovery support services for the many persons with addiction issues in Linn County.

Discussion

The narratives in this section make it clear that Albany is in need of more affordable renter and owner housing and for Albany's special needs populations. Section MA-15 that follows will discuss housing affordability in detail.

MA-15 Cost of Housing

Introduction

Albany's housing stock provides a diverse mix of housing in different price ranges for owner-occupied and rental dwelling units.

According to the American Community Survey (ACS) data in Tables 30 through 32, rents have gone up the last few years while incomes have stayed constant. The median contract rent increased from \$597 in the 2005-2009 ACS data to \$759 in the 2009-11 data. Looking at Tables 31 and 31a, the number of households paying less than \$500 for rent dropped from 2,112 in 2009 to 924 in 2011.

While rents increased, home sales declined from an average high of \$218,279 in 2007 to \$170,488 in 2011 [Willamette Valley Multiple Listing Service (WVMLS)]. The WVMLS reported the 2012 average sales price of a single-family Albany home was \$159,435 in Linn County and \$244,420 in North Albany in Benton County where homes are larger and the price per square foot is higher.

The 2012 HUD calculated median income for Linn County was \$58,700. The 2013 Linn County median income was down to \$55,700. The cost of housing is greater than the ability for an average household's ability to purchase.

Albany's housing values and rents on average are generally much lower than those in Corvallis, Salem and Eugene, but are similar to Lebanon's. Due to much higher housing prices in Corvallis (with a 2012 \$147 sales price per square foot compared to \$101 in Albany) many residents that work in Corvallis or are students attending Oregon State University can't afford to live there so they live in Albany. Lebanon recently added a new medical campus that is also putting demands on Albany's housing stock.

The economic down turn has put additional pressure on the need for more affordable rental housing in particular. The data provided by HUD has been supplemented when available to show more accurate figures of housing costs and affordability.

Cost of Housing

Table 30 – Cost of Housing

| | 2000 Census (Base Year) | 2005-2009 ACS | % Change (2000-09) | 2009-2011 ACS | % Change (2000 -11) |
|----------------------|----------------------------|------------------|-----------------------|------------------|------------------------|
| Median Home Value | 124,500 | 174,800 | 40% | 176,100 | 41% |
| Median Contract Rent | 512 | 597 | 17% | 759 | 48% |

Data Source: 2000 Census (Base Year) and 2005-2009 and 2009-11 ACS Data

Table 31 - Rent Paid in 2009

| Rent Paid | Number | % |
|-----------------|--------------|---------------|
| Less than \$500 | 2,122 | 29.7% |
| \$500-999 | 4,471 | 62.9% |
| \$1,000-1,499 | 332 | 4.7% |
| \$1,500 -1,999 | 117 | 1.7% |
| \$2,000 or more | 78 | 1.1% |
| Total | 7,110 | 100.0% |

Data Source: 2005-2009 Occupied Units Paying Rent

Table 31a—Rent and Mortgage Payments in 2011

| Amount Paid | Rent # | Rent % | Housing w/ Mortgage # | Housing w/ Mortgage % |
|-----------------|--------------|---------------|--------------------------|--------------------------|
| Less than \$299 | 338 | 4% | 0 | 0% |
| \$300-499 | 586 | 7% | 115 | 1.4% |
| \$500-749 | 3,022 | 37% | 270 | 3.4% |
| \$750-999 | 2,688 | 33% | 990 | 12.4% |
| \$1,000-1,499 | 1,256 | 15% | 3,050 | 38.1% |
| \$1,500 or more | 319 | 4% | 2,176 | 27.2% |
| Total | 8,209 | 100.0% | 8,012 | 100.0% |

Data Source: 2009-2011 ACS Occupied Units Paying Rent

Not included in Table 31a are the 3,596 Albany households without a mortgage and the amount they pay on housing costs: 1,400 paid less than \$400 and 2,196 paid more than \$400 a month.

Housing Affordability

The data in Table 32 below provides the number of Albany housing units that were affordable to extremely low, very low and low-income households in Albany. Given the sluggish economy and flat wages coupled with increasing rents between 2009 and 2011, there are likely fewer housing units that are affordable to persons earning less than 50% of HAMFI in 2013.

Table 32 - Housing Affordability 2009

| # Units Affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 30% HAMFI | 175 | No Data |
| 50% HAMFI | 1,330 | 315 |
| 80% HAMFI | 4,250 | 1,320 |
| 100% HAMFI | No Data | 2,130 |
| Total | 5,755 | 3,765 |

Data Source: 2005-2009 CHAS

Looking at the Housing Needs Assessment data provided earlier in the Plan, housing cost burden is a substantial housing issue for a majority of Albany's very low- and extremely-low income households.

These households include a mix of individuals, elderly, small and large households. The following tables and bullets summarize housing cost burden by income levels.

Table 32a-Housing Cost Burden by Tenure and Area Median Income (AMI)

| Tenancy Type | Extremely Low Income 0-30% AMI | | Very Low Income 30-50% AMI | | Low Income 50-80% AMI | |
|---------------|-----------------------------------|----------------------|-------------------------------|----------------------|--------------------------|----------------------|
| | Cost Burden > 30% | Cost Burden > 50% | Cost Burden > 30% | Cost Burden > 50% | Cost Burden > 30% | Cost Burden > 50% |
| Owner HHs | 355 | 305 | 390 | 115 | 660 | 210 |
| Renter HHs | 1,345 | 1,275 | 1,090 | 340 | 690 | 125 |
| Totals | 1,680 | 1,580 | 1,480 | 455 | 1,350 | 335 |

Data Source: 2005-2009 ACS

The total number of households earning less than 80% of the area median income (AMI) and experiencing housing cost burden greater than 30 or 50% included 3,125 renter households and 1,045 owner households, which accounted for 38% of Albany's 18,164 households in 2005-09.

- 0-30% of AMI group: 1,580 households experienced housing cost burden greater than 50% and 90 households experienced housing cost burden greater than 30%.
- 30-50% of AMI group: 455 households had cost burden greater than 50% and 960 had cost burden greater than 30%.
- 50-80% of AMI group: 335 households had cost burden greater than 50% and 1,010 had cost burden greater than 30%.
- 80-100% of AMI group: 29 households had cost burden greater than 50% and 640 had cost burden greater than 30%.

The following table shows household incomes in Albany as reported in the 2009-2011 ACS. The table calculates 30% of the gross income to give an indication of the affordable limit of housing related expenses for households by income.

Table 32b - Albany Household Incomes (in 2011 inflation Adjusted \$)

| | | | 30% of Gross Monthly Income |
|-------------------------|---------------|-------------|--------------------------------|
| Total households | 19,996 | 100% | |
| Less than \$10,000 | 1,567 | 7.8% | \$250 |
| \$10,000 to \$14,999 | 1,321 | 6.6% | \$250 - \$375 |
| \$15,000 to \$24,999 | 2,613 | 13.1% | \$375 - \$625 |
| \$25,000 to \$34,999 | 2,400 | 12.0% | \$625 - \$875 |
| \$35,000 to \$49,999 | 3,281 | 16.4% | \$875 - \$1,250 |
| \$50,000 to \$74,999 | 3,796 | 19.0% | \$1,250 - \$1,875 |
| \$75,000 to \$99,999 | 2,638 | 13.2% | \$1,875 - \$2,500 |
| \$100,000 to \$149,999 | 1,910 | 9.6% | \$2,500 - \$3,750 |
| \$150,000 to \$199,999 | 289 | 1.4% | \$3,750 - \$5,000 |
| \$200,000 or more | 181 | 0.9% | \$5,000+ |
| Median household income | \$45,428 | | |
| Mean household income | \$53,315 | | |

Data Source: 2009-11 American Community Survey

Almost 40% of Albany's households earned less than \$35,000 in 2011. Comparing incomes in Table 32b with rents in Tables 33 and 33a in the next section, very few households earning less than \$35,000 can afford fair market and HOME rents for a two-bedroom unit. Households earning less than \$35,000 struggle to afford efficiencies, one- and two-bedroom dwelling units.

The 2009-11 ACS reports that Albany had 4,755 households in poverty.

Monthly Rent

Fair Market Rents (FMRs) are gross rent estimates that include rent *plus the cost of all tenant-paid utilities*. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). The data is calculated at the county level and is used to set rents for subsidized housing. High HOME Rents are equal to the fair market rent or 30% of the adjusted income of a family whose income equals 65% of the area median income (AMI), whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

The fair market and HOME rents in Table 33 provide figures on housing costs that are affordable to Albany's low-income residents. The fair market rent is determined after subtracting out the cost of tenant-paid utilities. HUD provides a utility allowance based on the type of heat. Table 33a includes the current utility allowance range provided by HUD.

Table 33 – 2013 Monthly Rent: Fair Market and HOME Rents

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$469 | \$543 | \$734 | \$1,069 | \$1,172 |
| High HOME Rent | \$499 | \$596 | \$763 | \$959 | \$1,050 |
| Low HOME Rent | \$499 | \$550 | \$661 | \$763 | \$851 |

Data Source: 2013 HUD HOME Rents for Linn County, Oregon

Rent Comparison

City staff conducted a sample survey of fair market apartment complexes in Albany to get data on current rents by unit size. Most apartment rents include water, sewer and garbage but do not include electricity or heat. Utility allowances for heat and electricity vary depending on the type of heating. Table 33a shows rent ranges and utility allowance ranges by number of bedrooms.

A comparison of HOME and fair market rents in Table 33 to local rents found in Table 33a under the Rent Comparison section shows that some apartments are affordable, but many range above the fair market rents when utilities are included.

Table 33a – Albany Apartment Rent Ranges and 2013 Heat and Electricity Allowances

| | Studio | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|---------------------------------------|--------------------|--------------------|--------------------|----------------------|-------------|
| Monthly Rent Ranges | \$440 | \$446-\$650 | \$505-\$800 | \$799-\$1,325 | No info |
| Heat and Electricity Allowance | \$52-63 | \$73-80 | \$88-97 | \$102-119 | \$117-\$143 |
| Totals) | \$492-\$503 | \$526-\$730 | \$602-\$897 | \$981-\$1,444 | |

Data Sources: City of Albany and HUD Section 8 Utility Allowance Schedule 2013 Rates for Heat and Electricity

*Staff excluded oil as a heat source since it is not common in Albany.

Availability of Sufficient Housing-

Fortunately, Albany has some affordable housing supply. Since rents have increased while incomes have decreased, it is likely that some units that may have been affordable a few years ago may no longer be affordable.

Comparing the incomes with the cost of housing in Albany, it is easy to see why so many households experience housing cost burden of more than 50%, especially for households earning less than 30% of the HUD adjusted median family income (HAMFI). The following bullets compare the number of affordable units with housing cost burden figures from the 2005-2009 ACS:

- Earning 30% HAMFI: 175 units were affordable to Albany renters earning 30%. Looking at the needs assessment, 1,670 households experienced housing cost burden earning 0-30% of HAMFI.
- Earning 50% of HAMFI: 1,330 rental units and 315 owner units were affordable; yet 1,415 households earning 30-50% of HAMFI experienced cost burden greater than 30%.
- Earning 80% of HAMFI: 4,250 apartments and 1,320 houses were affordable; note that 1,345 households earning 50-80% of HAMFI had cost burden greater than 30%.
- Earning 100% of HAMFI: 2,130 owner-occupied units were affordable and 669 households earning 80 to 100% of HAMFI were cost burdened.

Analysis of the data presented in this Plan indicates that there are not enough housing units affordable to households earning less than 50% of the area median family income. For a family of four, 50% was \$27,900 in 2013. This family could afford monthly housing costs totaling roughly \$750, which is just enough to afford the most affordable 2-bedroom apartment units.

Expected Change in Housing Affordability

Albany's median rent increased \$160 between 2009 and 2011 - going from \$597 to \$759 in two years - while unemployment rates remained high and incomes stayed relatively flat or decreased. The HUD median income in 2012 for Linn County was \$58,700, but went down to \$55,800 in 2013. Housing values declined from highs in 2007 averaging \$218,279 to \$170,468 in 2011, leaving many households unable to refinance or sell their homes without a loss, and making homeownership more attainable for some. Housing sales prices started to pick up in 2013, which may help existing homeowners gain equity in their homes.

A spot check of apartments in Albany in 2013 indicates there are fewer vacancies than usual. There appears to be demand for more apartments as several are under development or expected to be underway in the 013-2014m including one that will be affordable housing. The increased demand for

rental housing may be due to homeowners losing their homes or deciding to rent, and/or more people that work in nearby cities or attend Oregon State University cannot find affordable housing there and elect to live in Albany. As new student housing is built in Corvallis there may be less demand from the student population.

As the housing market continues to improve, housing prices will go up and home ownership may become unattainable for some households, while others may be able to refinance to lower interest rates if values increase so they have enough equity in their homes. As the economy improves, interest rates may also increase, making it more costly to own a home, or to construct new affordable housing.

Other variables that may affect the cost of housing include the cost of rehabilitating Albany's aging housing stock, especially the older apartments. The costs to make these repairs and/or improvements may be out of reach for many low-income homeowners and could be passed on to tenants of rental units.

The following additional variables impact a household's ability to afford housing costs:

- The increasing costs of health insurance. The Affordable Care Act will change how health care is delivered and covered may stabilize the costs of health care for those that do not qualify for the Oregon Health Plan.
- Costs for childcare for families with young children.
- Costs for caring for aging parents and persons with disabilities.
- Transportation costs; many residents commute outside of Albany for work so increases in transportation costs may affect ability to afford housing.

Discussion

In 2012, the United Way reported that the 2-1-1 line received 1,357 calls for assistance. Of these, 161 were seeking rent and rental deposit assistance, 145 were seeking water payment assistance, 104 were seeking energy assistance, and 44 were seeking emergency shelter. The first quarter of 2013 shows similar results with 98 calls for rent and rental assistance and 127 for energy assistance.

Data indicates affordable housing is becoming less attainable for many Albany households and individuals. Over the five-year term of this Consolidated Plan, the City and community housing partners will need to work together to address housing affordability. Several housing-related goals were identified and incorporated into the strategic plan to increase affordable housing opportunities for Albany's residents.

- 1) Maintain and improve the efficiency of existing affordable housing through housing rehabilitation and weatherization;
- 2) Support the acquisition or new construction of housing that is affordable to households earning less than 50% HAMFI; and
- 3) Assist households in becoming homeowners.

MA-20 Condition of Housing

Introduction

According to the 2009-11 ACS data, 56% of Albany's housing units were built before 1980, representing 11,832 units. Due to the substantial age of most of the housing stock, many houses are in need of rehabilitation and are likely to contain lead paint.

Renter-occupied housing represents 55% of the housing stock built before 1980. The areas with concentrations of housing built before 1950 and apartments built in the 1970s fall within Albany's lowest-income census tracts and also the neighborhoods with more police incidents reported at residents, resulting in less safe neighborhoods.

Despite the large number of Albany dwellings built before 1980, only 125 housing units were considered substandard by HUD - 105 were renter-occupied and 20 were owner-occupied in the 2005-2009 ACS. Substandard housing includes housing lacking either complete plumbing or kitchen facilities. Lacking complete plumbing facilities includes one or more of the following- without hot and cold piped water, a flush toilet and a bathtub or shower. Housing that lacks complete kitchen facilities are those that lack a sink with piped water, a range or stove, or a refrigerator.

According to the 2005-09 ACS data, relatively few of Albany households (383 or 2.1%) experienced overcrowding, defined as having an average of 1.01 or more people per room (not per bedroom).

Definitions

The City does not have its own definitions for housing conditions, as they would relate to CDBG programs. Albany Municipal Code Article 18, Building Code Administration and Property Maintenance, defines the term "**substandard**" as "in violation of any of the minimum requirements as set out in this title or in the building code in effect at the time the structure was built."

For the purposes of this Consolidated Plan, Albany will use the HUD housing quality standards as defined below.

Standard Condition: A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

Substandard Condition but Suitable for Rehabilitation: This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions likely due to deferred maintenance or work without permits, but that are both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing or kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or

replacement, or a missing or failing foundation). In order to be suitable for rehabilitation the unit value generally exceeds the cost of the repairs or upgrades that would be required in order to bring it to standard condition. This category of properties does not include units that require the correction of minor livability problems, or maintenance work.

Substandard Condition and Not Suitable for Rehabilitation: This category describes dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard," or will be considered to be unfit to occupy for reasons of safety by the City's Building Official.

Housing Condition

Table 34 displays the number of housing units by tenure based on the number of housing conditions per unit. Selected conditions are the same housing problems identified in the Needs Assessment and include: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) has more than one person per room, and (4) cost burden greater than 30%. Housing cost burden was the Albany's biggest housing problem, accounting for most of the units listed in the Table 34.

Table 34 - Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 2,913 | 26.4% | 3,328 | 46.8% |
| With two selected Conditions | 46 | 0.4% | 183 | 2.6% |
| With three selected Conditions | 0 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 8,095 | 73.2% | 3,599 | 50.6% |
| Total | 11,054 | 100% | 7,110 | 100% |

Data Source: 2005-2009 ACS Data

Table 35 - Year Unit Built (2005-09 CHAS)

| Year Unit Built | Owner-Occupied | | Renter-Occupied | | TOTALS | |
|-----------------|----------------|-------------|-----------------|-------------|---------------|-------------|
| | Number | % | Number | % | Number | % |
| 2000 or later | 1,923 | 17% | 936 | 13% | 2,859 | 16% |
| 1980-1999 | 2,647 | 24% | 1,916 | 27% | 4,563 | 25% |
| 1950-1979 | 4,994 | 45% | 3,201 | 45% | 8,195 | 45% |
| Before 1950 | 1,490 | 13% | 1,057 | 15% | 2,547 | 14% |
| Total | 11,054 | 100% | 7,110 | 100% | 18,164 | 100% |

Data Source: 2005-2009 CHAS

Table 35a – Year Unit Built (2009-11 ACS)

| Year Unit Built | TOTAL | |
|-----------------|---------------|-------------|
| | Number | % |
| 2000 or later | 4,212 | 20% |
| 1980-1999 | 5,194 | 24% |
| 1950-1979 | 8,534 | 40% |
| Before 1950 | 3,298 | 16% |
| Total | 21,238 | 100% |

Data Source: 2009-11 ACS

Table 36 – Risk of Lead-Based Paint

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|------|-----------------|------|
| | Number | % | Number | % |
| Total Number of Units | 11,054 | 100% | 7,110 | 100% |
| Total Number of Units Built Before 1980 | 6,484 | 59% | 4,258 | 60% |
| Housing Units build before 1980 with children present | 1,859 | 17% | 929 | 13% |

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

This section requires the City to estimate the number of vacant or abandoned buildings and whether the units are suitable for rehabilitation to the extent information is available. A dwelling unit is defined as abandoned if either:

- mortgage, tribal leasehold, or tax payments are at least 90 days delinquent;
- a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies; or
- the property is subject to a court-ordered receivership or nuisance abatement related to abandonment pursuant to state or local law or otherwise meets a state definition of an abandoned home or residential property.

The City conducted an inventory of vacant or abandoned dwelling units and properties after a series of arson fires in 2010. In 2010, a very conservative estimate of 198 housing units were considered vacant based on visual inspections by Building, Albany Fire Department, and Albany Police Department; water and power billing records; as well as records of foreclosures and real estate offerings.

Table 37 - Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|---------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 198 | 22 | 220 |
| Abandoned Vacant Units | 52 | 28 | 80 |
| REO Properties* | 50 | | 50 |
| Abandoned REO Properties* | | | |

Data Source: City of Albany. *REO properties are those owned by lenders as a result of foreclosure.

City records show that not much has improved with vacant units since 2010. All indications are that the number of vacant or abandoned units has risen since 2010, but a thorough survey has not been conducted by City staff. In May 2013, the City had a large number of vacant new houses for sale and has received numerous complaints about vacant properties from people in new as well as older neighborhoods, staff estimates that there are currently roughly 300 or more vacant residential properties. Lenders and realtors are doing their best to conceal vacancies and many properties aren't listed in the usual ways.

City staff reviewed utility billing records in May 2013 to find that there are 1,034 lots on the water system that do not have an active water account. Many of these on the list are due to non-payment of bills or temporary vacancies while units are for sale or being repaired. Realtors predict there are between 300 to 400 vacant properties that are in some stage of foreclosure, are properties owned by lenders as a result of foreclosure (REO), or are just abandoned.

Staff estimated that 90% of the vacant and abandoned dwelling units are suitable for rehabilitation and are in good, fair, or restorable condition. Roughly 30 to 50 would likely be easier to demolish than rehabilitate. All of the REO properties the City is aware of are in restorable or better condition, while some are nice and are being kept up while being vacant.

City staff knows of no abandoned properties that are listed as REOs.

Need for Owner and Rental Rehabilitation

The Needs Assessment section of this Consolidated Plan concluded that the City's most significant housing problems revolve around housing cost burden, and particularly renters and owners earning less than 50% of the AMI. Housing cost burden includes households that are paying more than 30% of their income each month to cover their housing costs. Combine the lack of income with the numerous housing units built before 1980, there are likely many housing units that are in need of rehabilitation, but the property owner can't afford to address maintenance issues or make necessary repairs or improvements, or can't afford to refinance or do not qualify to refinance. In addition, many of the homes may not have adequate insulation or energy efficient heating or appliances, adding to the monthly housing costs.

Due to the high number of rental units built before 1980 and the number of relatively affordable rental units, it is likely that many have not been improved by the property owners, or improvements have not addressed things like heating systems or energy efficiency, for example.

As part of the *Linn County Community Health Assessment*, a survey regarding health-related issues in the County was performed in 2012 and results provided by city and zip code. In response to the statement, "*My rental has not received timely repairs*", roughly 25% of those responding responded yes. In response to the same question by income ranges, the lower the income range, the higher the percentage of persons responding that their rental has not received timely repairs. In response to the statement, "*I was able to find an affordable place to rent*" by income range, 44% with income less than \$20,000 could not find an affordable place to rent. Housing affordability was also an issue for respondents earning more than \$50,000.

A visual inspection of several neighborhoods around the City has confirmed at least one exterior issue

(siding, roofing, foundation) and many units are in need of repairs for two or more such issues. Typically the exterior condition is an indicator of the interior conditions that may need to be fixed or systems that may need to be replaced.

Albany received CDBG housing rehabilitation money in the past to support the Regional Revolving Loan Fund that is managed by the Community Housing Services division of CSC to assist low-income owner-occupied households. Since 2009, more than 20 owner-occupied Albany residences were rehabilitated with assistance in the form of no interest deferred loans.

Regarding substandard conditions, the number of housing units experiencing overcrowding or lacking complete plumbing or kitchen facilities is relatively low; however these problems should be addressed. The City's Title 18 can address unsafe and substandard conditions, but not overcrowding. The City has worked with property owners to improve living conditions of rental units when a valid complaint regarding substandard conditions is documented. The City's urban renewal agency, Central Albany Revitalization Area Agency, ran a pilot program in 2008 to provide assistance to eliminate substandard and blighted conditions for 5 historic houses. While there are still houses that create blighting influences within the urban renewal district, the program did not become a permanent program.

The low and moderate income (LMI) Census Tract 204 contains many of Albany's oldest neighborhoods and has the highest concentration of housing units built before 1950 at 56%. LMI Census Tract 208 has a high concentration of housing units constructed between 1950 and 1979.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with Lead Based Paint Hazards

Since lead-based paint was banned from residential use in the U.S. in 1978, housing units built before 1980 are more likely to contain lead hazards. According to HUD, lead-based paint was used more extensively on housing units built before 1950 and paint had a higher concentration of lead. According to the 2009-11 ACS data, Albany had roughly 3,300 housing units that were constructed before 1950, and another 8,534 units that were constructed between 1950 and 1979. Albany's poorest Census Tract 204 is also the tract with the highest concentration of housing units built before 1950 with the greatest risk of having lead.

Houses built after the 1950s may not have any lead-based paint; and/or subsequent painting and repairs over time may have removed or sealed that paint and any remaining potential for hazards.

Table 36 estimates the number of housing units built before 1980 that may have children present and have lead-paint risk hazards: 1,859 owner units and 929 renter units. While this data provides guidance on the need for lead-paint abatement, families with children can move into any unit built before 1980 or 1950, especially renter households. Of particular concern are the number of units built before 1950 as seen in Table 35 – 2,547 were renter-occupied and 1,490 were owner-occupied in the 2005-09 CHAS data.

Given the uncertainty about the exposure of children and elderly to the risks of lead-based paint, it will be important to ensure houses built before 1978 are tested for lead and lead safety standards and practices are followed regardless of the occupants.

Discussion

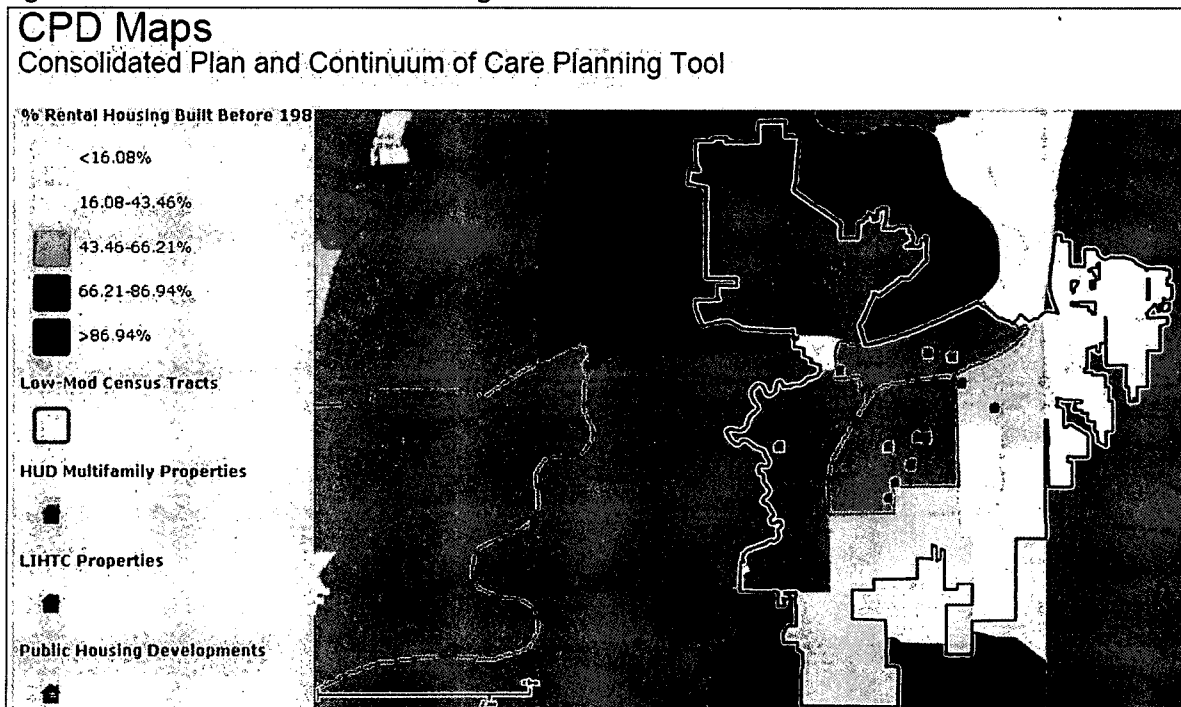
Albany has many housing unit that need substantial repairs and improvements in order to keep them livable and affordable. Repairs include routine maintenance to updated heating systems and weatherization.

The City is a partner in a regional housing rehabilitation revolving loan fund program available to Albany homeowners. The funds are almost all committed. There is need for both owner and renter-occupied housing rehabilitation assistance in order to keep monthly costs affordable and increase the longevity of a home's useful life by addressing routine maintenance and needed systems repairs or upgrades, and improving energy efficiency.

Albany has a wealth of historic buildings located in the heart of the City. Many of them are in one of several National Register Historic Districts and many are located in Albany's lowest income census tract where there is a high concentration of housing units built before 1950. Many homes still need to be repaired and rehabilitated before they become unsafe. In addition, there are many absentee landlords and there have been several foreclosures, incidences of vandalism, and arson affecting the livability and safety of the historic neighborhoods.

Testing for lead-based paint when housing rehabilitation projects are underway and providing assistance for abatement will help to keep children healthy by removing lead paint hazards.

Figure 9 - Concentration of Rental Housing Built before 1980



MA-25 Public and Assisted Housing

Introduction

The Linn-Benton Housing Authority delivers assistance to low income renters in its two-county jurisdiction primarily through the HUD Section 8 Housing Choice Voucher program, and currently has approximately 2,451 assistance vouchers in use in Benton and Linn counties. There are currently approximately 3,300 households on the Housing Authority's Section 8 Voucher waiting list.

Unlike many housing authorities, the Linn-Benton Housing Authority neither owns nor administers units of public housing. Instead, the Housing Authority provides Section 8 Housing Choice Vouchers to qualified families to subsidize their costs for housing in the two-county area. For that reason the remaining portions of this Housing Market Analysis: Public and Assisted Housing section are not applicable.

Totals Number of Units

Table 38 – Total Number of Units by Program Type

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 32 | | 2,451 | 0 | 2,451 | 227 | 0 | 3,330 |
| # of accessible units | | | | | | | | | |
| # of FSS participants | | | | | | | | | |
| # of FSS completions | | | | | | | | | |

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

There are no public housing units in Albany.

Public Housing Condition – Not Applicable

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| | |

Table 39 - Public Housing Condition

Restoration and Revitalization Needs – Not Applicable

Strategy of Improving the Living Environment of low- and moderate Income Families – Not applicable.

MA-30 Homeless Facilities

Introduction

Albany is a giving community offering a variety of services targeted toward assisting people who are homeless and at risk of becoming homeless. Most of these providers are part of Linn County's Homeless Enrichment and Rehabilitation Team (HEART) formed in 2006 that also includes homeless advocates and city staff. HEART agencies work closely to collaborate and coordinate on services in order to avoid duplication and inefficiencies.

The *Linn County Ten Year Plan to Address Issues Surrounding Homelessness* and a recent 2012 update to the plan prepared in consultation with HEART members and area service providers identified the following gaps in facilities or services in Albany and the need for more existing services:

- According to agency consultations, there is a need for emergency shelter for families and young adults between 19 and 24 years of age do not have a place to stay where they feel safe.
- There is no drug or alcohol detoxification facility with related services located in Linn County;
- Appropriate care for the mentally ill who make up a significant segment of the homeless population.
- Jobs
- While progress in the development of units of permanent supportive housing has been made, more units are needed to house the homeless, sex offenders and others leaving incarceration or other institutional settings, people suffering from a mental illness, and homeless/runaway youth;
- Sources of rental assistance are needed to prevent at-risk families and individuals from becoming homeless and/or to re-house them quickly in the event they become homeless.

Facilities Targeted to Homeless Persons in Albany

The provision of shelter, transitional and permanent supportive housing for homeless community members is provided by several area non-profits and by Oxford Houses in the Albany area only. Totals by household type and the type of bed provided are included in the table below and discussed under the next section and include beds available in Corvallis.

Table 40 - Facilities Targeted to Homeless Persons

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---------------------------------|------------------------|--------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds | Seasonal / Overflow Beds | | Current | Under Development |
| Individuals | 140 AHH&SVM | 35 | 40 SVM 18 APH | 62 OxH | 0 |
| Families | Included above | 0 | 10 FISH | 44 OxH 12-APH | 0 |
| Chronically Homeless Households | Included above | 0 | Included above | 0 | 0 |
| Veterans | Included above | 0 | Included above | 0 | 0 |
| Unaccompanied Child(ren) | 0 | 0 | 0 | 0 | 0 |

AHH=Albany Helping Hands; SVM = Signs of Victory Mission; FISH = Fish Guest House; APH = Albany Partnership for Housing & Community Development; OxH = Chapter 19 Oxford Houses

The following facilities/beds listed below are included in Table 40 above. The January 2013 PIT count information is included and 2012 year-end data if available.

Emergency Shelter Beds:

- *Albany Helping Hands (AHH)* at has capacity for 110 individuals in a dorm setting and including 4 rooms set aside for families. They have a seasonal warming center for 35 additional homeless persons. There were 82 guests on the 1/30/13 PIT count. A 2012 report from AHH says it had a total of 30,000 bed nights, 1,535 guests and had 376 were registered long-term guests that received supportive services. Of the long-term guests, 71 were veterans, 76 were disabled, and 97 registered guests had a professional diagnosis of mental illness.
- *Signs of Victory Mission (SVM)* provides a shelter for individuals and families with a capacity of approximately 30. The capacity is unknown. On the 1/30/13 PIT count, SVM had 22 residents.

Transitional Housing Beds:

- *Signs of Victory Mission* has four transitional houses with a capacity of approximately 40 people/beds. There were 37 guests on the 1/30/13 PIT.
- *Fish Guest House* provides a house for pregnant mothers up to age 22 and their children with a capacity of roughly 10 beds. It had 9 residents on 1/30/13 PIT including children.
- *Albany Partnership for Housing & Community Development* has six units with capacity of 1 to 4 bedrooms of transitional housing that become available throughout the year with an estimate of 18 beds.

Permanent Supportive Housing:

- *Oxford House Chapter 19*– Albany has 9 Oxford Houses with a 2013 population of 134 people. In June 2013 there were 4 women houses with 44 women and 30 children and 5 men houses with 61 men.

- *Albany Partnership for Housing & Community Development* has 3 permanent supportive houses with 3 bedrooms each available for families or individuals with a total bed count of 12 (4 per house).

Not included in Table 40 are the following additional emergency shelter beds located in CORVALLIS supported Albany's homeless populations and victims of domestic violence.

- *Community Outreach Inc.* provides 83 shelter and transitional beds for families, single men and women. They do not take sex offenders so Albany families are referred here for shelter.
- *Center Against Rape & Domestic Violence (CARDV)* provides 14 shelter beds for families and single women who are victims of domestic violence. In 2011-2012, CARDV provided shelter for 21 women and 18 children who were Albany residents.
- *Jackson Street Youth Shelter* has 12 shelter beds for youth (3 supportive beds under development).

The 2013 PIT table includes persons in transitional housing that HUD requires be included in the PIT. HUD considers some housing programs that are tenant based rental assistance as transitional housing, although in most cases these are referred to as "scattered site housing". Thirty-three Albany residents receiving housing assistance from Linn County Alcohol and Drug and 24 people enrolled in the Linn Benton Housing Authority's Home Tenant Based Assistance program were counted in the 2013 PIT.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Health Services

Linn County Department of Health Services provides the following services and programs that help homeless persons and preventing homelessness.

- Alcohol, drug and gambling prevention and treatment services for adults and adolescents
- Special corrections treatment programs for adults

Samaritan Health Services provides *Albany InReach Services* provides adults and children in the greater Albany area with basic health care for those who do not have health insurance and regardless of their ability to pay. Services are currently provided once a week by appointment, and dental vans throughout the year.

Mental Health Services. Many persons requesting homeless services in Linn County present behavior of mental illness and may have substance abuse issues or dependency problems.

Linn County Mental Health Services (LCMHS) runs several developmental disabilities programs that include case management, crisis and protective services.

- Linn County Mental Health provides a full range of evaluation and treatment to county residents of all ages. Crisis intervention is available 24 hours a day, seven days a week in Albany and at local community hospital emergency rooms.
- The Linn County Mental Health Community Support Services team works with adults who have

severe and persistent mental illness with the treatment goal of early intervention, recovery, illness management, and self-sufficiency.

- LCMHS's Children's Mental Health team provides two levels of care – counseling and then intensive outpatient and community support services to children at risk of out of home placement through the New Solutions program. New Solutions provides wrap around interventions to children in DHS Child Welfare care with the goal of decreasing the number of disruptive DHS child welfare foster placements.

Employment Services. The AHH shelter provides job training and skill development and training in work ethics through employment at their facilities.

Annual Heart to Heart Homeless Resource Fair. The annual homeless resource fair sponsored by HEART provides haircuts, free dental check-ups, whooping cough inoculations, bike repairs, nutrition information, help from service providers, and much more.

A survey was developed to assess needs in the following areas: housing, medical, youth and supportive services. It was sent out to 65 local service providers from small volunteer organizations to county and state departments. Twenty-five service providers responded to the survey. The main focus was to determine the difference from 2009 to 2011 in needs and gaps. The original 10 Year plan was developed in 2009. The data from the survey was to assist in developing the update to the 10 Year plan.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

A 2012 survey done by HEART summarizes the services provided to Albany's homeless and at-risk populations. More than 25 agencies work to provide supportive services to homeless individuals and families or those at-risk of becoming homeless. Services to adults included: case management, information and referral, life skills, transportation, advocacy, clothing, hygiene kits, work experience/job training, health services, re-entry veterans and counseling. Service providers saw an increase of 2,370 participants from 2009 to 2011. Providers turned away 2,055 requests for supportive services because the resource was unavailable. In addition, 2,050 clients did not meet criteria for services.

Youth: There were 1,365 days of services provided to youth between 2009 and 2011. Providing case management was the next most utilized service type with 1,015 days. Education and case management services provided to youth had significant increases for the two-year period. Providers turned away close to the same number of youth requests for all services because the resource was unavailable. In addition, there was a significant increase for youth that did not meet criteria for services from 2009 to 2011. Other factors than domestic violence, family conflict, loss of housing, contributed to the reason youth were referred to the service provider. For all age groups of youth being provided services 65% were enrolled in education.

Emergency and Transitional Shelters

Albany Helping Hands (AHH) is an emergency homeless shelter in Albany that also provides food, clothing, furniture, and assistance with counseling, housing search, and finding adequate mental health

care. Albany Helping Hands' client report for 2012 provides data on direct assistance in placement so as not to need shelter living assistance. According to the report, 374 people were registered as long term guests requesting help in housing, education, and or job placement. Of these, 56 were successfully helped and moved out of the shelter.

Signs of Victory Mission (SVM) is an emergency shelter in Albany for individuals and families with children that also provides basic necessities of hygiene, clothing and food while working to educate individuals on the values of self-sufficiency, self-esteem and the merit of a steady on-going work ethic in order to regain one's independence. Residents are required to attend church daily at 6:30 in the morning.

FISH Guest House is a transitional shelter in Albany for pregnant and parenting teens that provides case management, connections to community resources, money management, life skills, and mentoring services.

In Corvallis:

Center Against Rape and Domestic Violence (CARDV): An emergency and transitional shelter for those affected by sexual and domestic violence that also provides services, counseling, case management, support and advocacy.

Community Outreach Inc.: Emergency shelter and transitional beds for families, single women and single men; medical and dental clinics; childcare; day services; food bank; case management; 24-hour hotline for crisis intervention; outpatient mental health; drug and alcohol treatment programs.

Jackson Street Youth Shelter: Emergency shelter beds for homeless and runaway youths aged 10-17 who experience crisis in their lives; case management; mentoring and education programs; independent living skills training. Agency is currently developing three permanent supportive housing beds.

Transitional/Supportive Housing Providers

Albany Partnership for Housing and Community Development (APHCD): A private, non-profit organization whose mission is to develop and maintain affordable housing and foster self-sufficiency in the Albany area. They provide transitional housing with a Life Skills support program.

Linn-Benton Housing Authority (LBHA): A regional public corporation created by Linn and Benton Counties to provide decent, safe and sanitary housing for low-income residents. LBHA has transitional housing units.

Oxford House Chapter 19 provides five houses for men and four houses for women and children in Albany.

Service Providers

Community Services Consortium (CSC) is the area's non-profit Community Action Agency that develops, manages, and provides services and support to individuals and families who lack sufficient financial resources to meet their basic needs. They are also the area Continuum of Care agency, working with area partners to update plans to address homelessness. Other services include a food share, rental

assistance, utility assistance, job training, housing rehabilitation, foreclosure prevention, weatherization, home

FISH of Albany is a non-profit organization providing emergency services (food, clothing, medicine and transportation) for those in need. Annually, Fish volunteers and staff provide services to well over 22,500 people. Their mission is to provide temporary assistance to persons in need. The Guest House (GH) offers long-term shelter with supervision and life-skills training for pregnant teens and teen mothers (up to 21 years) with their children (under 5 years). The GH program prepares the teens for motherhood and self-reliance.

InReach Services: A community-based health care system serving the greater Albany area that provides basic health care to individuals and their families regardless of their ability to pay. Services are currently provided at a weekly drop-in medical clinic, weekly clinic at local homeless shelters, and dental vans throughout the year.

Greater Albany Public School District provides McKinney Vento Act Assistance to homeless and at-risk children.

Linn County Health Services provides numerous services but those related to helping the homeless include prevention and treatment services for those with alcohol or drug addictions, support for persons with mental disabilities, drug court and more.

Love INC of Linn County coordinates volunteers to assist persons in need with house repairs, yard work, housecleaning, help moving, transportation, temporary childcare and more.

Oregon Cascades West Council of Governments (OCWCOG): As a voluntary association of twenty-one cities, three counties, the Confederated Tribes of the Siletz Indians and two port districts, the COG provides member governments and the people living within the region a broad range of programs and services.

Food & Clothing

Albany Helping Hands provides food, clothing and small household items for homeless/low income residents.

Albany First Christian Church provides Tuesday night meals

Fish of Albany Food Services: Weekdays, volunteers distribute a week's supply of nutritionally balanced groceries partnered with USDA commodities to households in need. Fish also distributes baby formula and baby foods, diapers, wipes, car seats & other infant furniture, personal hygiene products, bicycles, crutches, canes, wheelchairs, even vehicles when available. Fish provides nutritious snacks to school age children who spend their weekends in homes experiencing food instability. The Snacks for packs program began with 7 packs at one school and are now providing over 90 packs to 5 schools weekly.

Linn Benton Food Share: Through a network of local partner agencies—emergency shelters and food pantries, soup kitchens, child and senior care centers, shelter homes, and gleaning groups—we attempt

to reach every person in our area who cannot find enough resources to adequately feed themselves or their families. In 2012 Food Share distributed 5.4 million pounds of food to our 74 member agencies.

Saint Mary's Soup Kitchen provides three dinners a week on Mondays, Wednesdays and Fridays

Salvation Army offers emergency food boxes, clothing, rent, utility, prescription and transportation assistance.

Signs of Victory Mission: provides daily food boxes.

Needed Facilities and Services to Address Homelessness

The *Ten Year Plan to Address Issues Around Housing and Homelessness* 2012 update identified the following needs to address ongoing issues around homelessness in the Albany area:

- **Shelter for Families with Children.** According to homeless advocates and the Linn County Ten Year plan to Address Issues Surrounding Housing and Homelessness, there is a need for emergency shelters for families with children primarily because the local shelters may have sex offenders and/or addicts, and persons released from jail and prison. Therefore, homeless families are referred to Community Outreach Incorporated in Corvallis for emergency shelter and/or the Department of Human Services.
- **Unaccompanied Youth.** There is demand for emergency beds for youth ages 10 to 17 who face issues in their homes. Jackson Street Youth Shelter opened the Cornerstone Youth Center to help youth, but overnight shelter is still a need locally.
- **Detoxification Facility and Addiction Services:** Providers responded that most individuals seeking their health services need substance abuse services and noted it keeps many individuals from accessing additional services without treatment. Homeless individuals are able to access substance abuse services though they may choose not to.
- **Health & Dental Services.** Providers noted more than 35% of homeless individuals need to access basic mental health services. Only two providers noted they provide any dental care and this is primarily tooth removal and x-rays with grant-funded dental care for uninsured drug court clients. All other providers noted they provide referral only and work to coordinate for youth dental care. Mental health services are accessible for about half of the homeless individuals and accessibility is very limited or not at all for the other half. Mental health services provided are assessment, counseling and prescriptions with other providers of homeless services providing referral, support and advocacy and coordination of delivery of services.
- **Housing Services.** The continued need for housing services in Linn County from emergency shelter services to permanent supportive housing is validated in the survey. Rental assistance saw twice the number of participants from 2009 to 2011 for services. Permanent supportive housing increased from 25 individuals in 2009 to 120 in 2011.
- **Agency Support.** The biggest gap for program providers is staffing. Other significant gaps and needs are building space, life skills programs for participants, mental health services, and advocates for homeless clients.

MA-35 Special Needs Facilities and Services

Introduction

There are many agencies in the Albany area that offer a comprehensive set of services to meet the needs of special needs populations. In addition to the homeless services described in the previous section of this Plan, a network of providers also deliver housing and supportive services to people who are elderly or frail elderly, people with mental, physical and/or developmental disabilities, people with alcohol or other drug addictions, and individuals and their families living with HIV/AIDS.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Disabled

Albany agencies and property owners provide a broad range of housing and supportive services for the elderly and frail elderly. Housing opportunities include: 192 subsidized low income/affordable units set aside for the elderly or people with disabilities. As discussed in the market analysis section MA-10, Albany has 218 assisted living units; 294 nursing home or Alzheimer care facilities and 100 beds in adult foster care homes. There are numerous market rate independent living facilities and congregate care facilities.

The following agencies provide services to the elderly and frail elderly.

Albany Senior Center is a community center offering services and support for seniors including tax filing assistance, the senior health insurance benefits assistance program, foster grandparent program, meals on wheels, senior dining room that serves nutritious midday meals at the center, referral services, classes, support groups, volunteer programs, and recreational programs.

Albany Call-A-Ride is available for Albany residents who are unable to use the fixed route but service and require curb-to-curb service.

Albany Transit System has lift-equipped buses that provide accessible service on all bus trips.

Grace Center for Adult Day Services provides care during the day for seniors and persons with disabilities that may have memory care needs or post-rehabilitation care needs. Their services help keep participants from living in institutions by improving mental and physical abilities.

Oregon Cascades West Council of Governments – Senior and Disabled Services: Arranges for in-home care services, respite services, adult foster care, residential care, assisted living care and nursing facility care. Also administer the Medicaid and food stamp programs, as well as protective services to investigate reports of abuse and/or neglect of elderly persons. They provide a wide variety of financial, medical, and long-term care services for clients and their families. The local Senior and Disability

Services office is the primary agency for the licensing and monitoring of adult foster homes in Linn, Benton and Lincoln Counties. The following gaps in need were identified:

- Enhance Family Caregiver support services to help alleviate demand for memory care and supportive senior housing.
- Develop services for those just over the threshold of eligibility for Medicaid or enhancement of Oregon Project Independence (OPI). Expansion of OPI is a high priority because it keeps people living in their own homes and delays the application for Medicaid. It also helps those that do not qualify for Medicaid.

Volunteer Caregivers of Albany: Transportation for elderly persons who cannot use Call a Ride. Also provides shopping assistance, light housekeeping, visitation, chore services, yard work, minor home repair, and relief for family caregivers.

Persons with Mental, Physical and/or Developmental Disabilities

Several agencies with missions to house and/or provide services to persons with mental, physical and/or developmental disabilities operate in Albany. Primary providers of housing for adults with disabilities include houses operated by the Chamberlin House Incorporated (38 clients), and the Springer and Burkhart Houses (10 total clients). Agencies that provide services to people with disabilities include:

Cascades West Council of Governments Disability Services: Coordinates services for disabled adults including nursing home care, residential care, specialized living, adult foster care, in-home services and medical transportation. Employment and training services for persons with developmental and other disabilities include:

- *Albany Call-A-Ride Service:* (See description in elderly/frail elderly section above.)
- *Enterprise:* Employment and training services for persons with developmental and other disabilities.
- *Linn County Health Department: Developmental Disabilities Section:* Public education, case management, counseling, mental health services, and administrative consultative services to area developmentally disabled services.

Persons with Alcohol or Drug Addictions

Oxford Houses: Albany's nine Oxford Houses provide beds to individuals recovering from alcohol or other drug addictions. An Oxford House is a democratically run, self-supporting and drug free home intended to prevent relapse through peer support and counseling. In June of 2013 there were four women houses that had 44 women residents and roughly 30 children and five men's houses with 61 men. All of the adult residents are recovering from drug or alcohol addictions. Roughly 30% of the residents are ex-felons. At any given time, there is a waiting list for roughly three women with children since more space is needed to support families.

C.H.A.N.C.E.: Is a daytime drop-in center that offers alcohol and drug treatment classes for adults and adolescents, peer support, anger management classes, counseling and more.

Linn County Health Department Alcohol and Drug Treatment Program: Outpatient alcohol and drug education and treatment services, including referrals to inpatient treatment services.

Linn County Health Department Alcohol and Drug Treatment Program: Outpatient alcohol and drug education and treatment services, including referrals to inpatient treatment services.

Persons with HIV/AIDS

Persons with HIV/AIDS live independently in the community. Services are provided through the following agencies:

Linn County Public Health - HIV Care & Prevention: Case management, off-site rapid HIV testing, harm reduction needle exchange, and HIV Prevention Community Planning services.

Valley AIDS Information Network: 24-hour hotline for information, support and referrals; AIDS and STD pamphlets, brochures, newsletters, books and videos; speakers' bureau and volunteer training.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Linn County Health Services coordinates care for persons returning from mental and physical health institutions to find placements for adults who are ready to transition into the community. On January 1, 2014, all residential mental health services will become the responsibility of Samaritan Health Service's InterCommunity Health Network, a wholly owned Samaritan subsidiary and a part of Samaritan Health Plans.

Coupled with the expansion of Medicaid under the Affordable Care Act commencing January 1, 2014 many of those individuals heretofore not covered by the Oregon Health Plan and essentially indigent, will become the responsibility of Samaritan Health Services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Albany's CDBG program has set aside the maximum amount for public services funding and will hold an application process to select agencies that provide services to address the needs identified in the Consolidated Plan. In addition, funding is being allocated for housing rehabilitation to include addressing accessibility and other improvements needed for elderly and disabled persons.

The City expects to award funding for the following new programs offered by OCWCOG:

- *Enhancement of Family Caregiver support services to help alleviate demand for memory care and supportive senior housing.* Need for additional training and support for caregivers, especially those caring for elderly family members with dementia or Alzheimer's. Funding is needed to start a new caregiver program (STAR-C) which is an evidence-based program supporting those with Alzheimer's living at home. The second program, Reducing Disability in Alzheimer's Disease, is designed to help teach older adults who may suffer from memory problems how to do some simple exercises to improve their overall health.

- *Develop services for those just over the threshold of eligibility for Medicaid or enhancement of Oregon Project Independence (OPI).* Expansion of OPI is a high priority because it keeps people living in their own homes and delays the application for Medicaid. Expansion of the OPI Program would also allow people with disabilities to access this same service which they cannot do at this time. The OPI Program provides up to 20 hours per month of in-home assistance for each participant. The help with home care, meals and personal assistance such as bathing for 5 hours per week can mean the difference between staying at home and moving to another care setting. OPI is often matched with home delivered meals and other community support.

MA-40 Barriers to Affordable Housing

Describe any negative Effects of Public Policies on Affordable Housing and Residential Investment

This section describes any negative effects of public policies on affordable housing and policies that may affect land and development costs and return on residential investment.

Land Development Policies

The City reviewed Albany's zoning districts, development standards, and housing policies for any negative effects of public policies on affordable housing and residential investment.

Mixed Use Zoning Districts. Albany has numerous mixed-use zoning districts that provide options for developing a variety of housing types that are often found to be more affordable due to size and use of the land including small-lot housing, attached housing and apartments.

Residential Zoning Districts. The City has two medium-density residential zoning districts that allow for a variety of housing types. The RM Residential Medium Density zone allows detached single-family dwellings on small lots to multi-family units up to 25 units/acre, allowing for housing variety within neighborhoods. The RMA district allows only attached housing up to 35 units an acre.

The RS-5 single-family district allows attached housing on individual lots and smaller lot housing to allow for reduced cost housing.

Two single-family zoning districts, RS-10 and RS-6.5, only allow detached single-family units and duplexes on corner lots. Minimum lots sizes are larger. Consequently, housing prices in these districts are more expensive and there is a higher home-ownership rate.

Accessory Apartments. Accessory apartments attached to a single-family home or in accessory buildings on the same property allow for intergenerational living and rents can help the primary homeowner. The City allows accessory dwelling units that are attached to or incorporated into a dwelling unit up to 750 SF or 50% of the size of the main dwelling unit in all zoning districts if one of the units is owner occupied. Detached accessory dwelling units are allowed in limited circumstances - in areas developed after 2007 or in a building constructed prior to Feb 1, 1998.

Housing Variety. The City allows lot sizes in subdivisions to be up to 30% smaller if the average lot size meets the minimum. This is not required. New development is not required to provide a mix of housing sizes or types, or meet a minimum density. Despite no minimum density, most developers maximize the number of units that can be accommodated due to lot sizes, setbacks, and other development standards.

Planned Developments and Cluster Development. Planned developments allow for flexibility in housing types in exchange for 40% set aside in common area. The City allows for cluster development to protect natural features while offsetting the costs associated with development of properties with wetlands, riparian and other natural resources that require some level of protection. Clustered housing reduces costs of extending public utilities and streets.

Infill Development. New units on infill properties are required to provide a garage or carport if 50% or more of the houses within 150 feet have them. Garages can add cost to constructing a dwelling unit.

This standard has added costs for houses constructed by Albany Area Habitat for Humanity, as they typically do not construct garages.

Affordable Housing Incentives. The City has a sliding scale density bonus between 5 and 15% for projects that provide a percentage of units affordable to households with income up to 1.2 times the median income for the counties. The incentives do not specifically address housing for very-low and extremely-low income households, those earning less than 50% of the HAMFI.

Available Land. The 2005 Albany Housing Needs Analysis concluded that there will be demand for more land zoned to allow medium density housing in the next 20 years in order to accommodate the projected housing types. The analysis also projected the mixed use zoning districts would accommodate some of the residential growth. Since the analysis some land was rezoned from single-family to medium density in South Albany to help offset projected demand.

Development Fees

Like other Oregon cities, the City of Albany has systems development charges for city utilities, transportation and for parks and recreation. The fees help offset the demand on these utilities or services created by new development. There is no policy to allow reduced fees for affordable housing development.

Tax Policies

The City does not have any tax policies that affect residential investments.

Discussion

Over the years, the City has incorporated many affordable housing strategies into its land use regulations such as mixed use zones, flexibility in lot sizes in subdivisions, accessory apartments, and density bonuses for housing constructed for households earning less than the area median income. Consequently, there is no particular policy with negative effects.

The primary issue is lack of affordable housing to Albany's very low-income and extremely low-income households (earning less than 50% or 30% of the area median income). This level of affordable housing is challenging to construct without financial assistance, flexibility from development standards or constructing with market rate housing.

MA-45 Non-Housing Community Development Assets

Non-housing community development assets typically consist of economic development needs of a jurisdiction.

Economic Development Market Analysis

Introduction

Economic development is a regional priority. The City is working to strengthen partnerships and support the business community and create and attract more family wage and higher wage jobs.

Albany's diverse economic landscape and educated workforce have much to offer businesses both small and large. The Albany area is the center of one of the most diversified non-metropolitan economies in Oregon. Manufacturing industries include specialty metals, finished building products, transportation-related services, and agricultural products including foodstuffs and their processing. A primary comparative advantage in Albany is its location on I-5 and central location in the Willamette Valley. This makes Albany attractive to businesses that need easy access to I-5, and Highways 99, 20 and 34.

As with other communities throughout the state and nation, the trade and services sectors are becoming a more important part of the local economy as manufacturing jobs are lost. Linn County continued to lose jobs across most sectors in 2012 including manufacturing, government, private education and health, trade, transportation and utilities. In 2011, the Albany economy was led by the following sectors: education and health services (5,559 jobs); retail trade (3,079 jobs); manufacturing (2,575 jobs); arts, entertainment and accommodations (2,350); and professional, scientific, management, administrative and waste management (1,922). Excluding manufacturing jobs, the median income for the other sectors is \$22,835, well below that of the national average for these sectors at \$37,180. Roughly 13,000 Albany jobs have average pay that is unaffordable or sustainable for most individuals and households.

Several industry sectors show a particular vulnerability towards the housing market and the economy – such as construction and trade services. The State of Oregon has one of the highest unemployment rates in the country at 8.2% in March 2013. Linn County has had one of the highest unemployment rates in the state with a seasonally adjusted rate of 10.5%.

Due to the high unemployment rate and number of Albany residents out of work, there is great need to expand economic development efforts in Albany. The City will examine how to invest CDBG funding to leverage new jobs through business expansions establishment of emerging industrial clusters and small businesses. Coordination among the area service providers is needed to ensure the workforce is trained to meet the needs in the sectors that are growing.

It is anticipated that the City will work more closely with Linn Benton Community College, Albany-Millersburg Economic Development Corporation, the Albany Chamber of Commerce, Oregon Cascades West Council of Governments, Oregon State University, and the Linn Benton Lincoln Workforce Investment Board to identify and act on collaborative opportunities to enhance regional economic development efforts.

Business by Sector

The following tables from the American Community Survey report Albany's jobs and employment data.

Table 42 - Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 479 | 93 | 2 | 1 | -2 |
| Arts, Entertainment, Accommodations | 1,902 | 1,933 | 9 | 12 | 3 |
| Construction | 1,277 | 1,016 | 6 | 6 | 0 |
| Education and Health Care Services | 5,175 | 2,631 | 24 | 16 | -8 |
| Finance, Insurance, and Real Estate | 824 | 833 | 4 | 5 | 1 |
| Information | 408 | 538 | 2 | 3 | 1 |
| Manufacturing | 3,536 | 1,098 | 17 | 7 | -10 |
| Other Services | 1,180 | 1,372 | 6 | 8 | 3 |
| Professional, Scientific, Mngmnt Services | 1,668 | 1,418 | 8 | 9 | 1 |
| Public Administration | 895 | 1,016 | 4 | 6 | 2 |
| Retail Trade | 2,467 | 2,750 | 12 | 17 | 5 |
| Transportation and Warehousing | 771 | 556 | 4 | 3 | 0 |
| Wholesale Trade | 685 | 1,149 | 3 | 7 | 4 |
| Total | 21,267 | 16,403 | -- | -- | -- |

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Table 42a provides more current employment data (2009-2011 ACS) by business sector and the median earnings for that industry.

Table 42a - Albany's Jobs by Business Sector and Median Earnings, 2011

| INDUSTRY | Population | Median Earnings |
|---|------------|-----------------|
| Civilian employed population 16 years and over | 21,419 | \$27,137 |
| Agriculture, forestry, fishing and hunting, and mining | 551 | \$17,379 |
| Construction | 867 | \$39,060 |
| Manufacturing | 2,575 | \$38,144 |
| Wholesale trade | 600 | \$27,210 |
| Retail trade | 3,079 | \$21,992 |
| Transportation and warehousing, and utilities | 601 | \$45,456 |
| Information | 399 | \$18,512 |
| Finance and insurance, and real estate and rental and leasing | 1,067 | \$30,243 |
| Professional, scientific, management, administrative and waste mngmt services | 1,922 | \$29,038 |
| Educational services, and health care and social assistance | 5,559 | \$26,935 |
| Arts, entertainment, recreation, accommodation and food services | 2,350 | \$13,317 |
| Other services, except public administration | 864 | \$25,478 |
| Public administration | 985 | \$49,148 |

Data Source: 2009-2011 American Community Survey, S24063

Unemployment rose between the 2005-09 ACS and 2009-11 ACS data. However Linn County's unemployment rate has been declining slowly and was at 10.8% in January 2013.

Education

Albany's population had a higher percentage with some college or an associate's degree than Oregon overall, but a lower% of persons had a bachelor's degree or higher.

Educational Attainment for Albany Residents, 2009-11

| | Albany | | % Oregon Population | % Albany Unemployed |
|-------------------------------------|--------|-------|---------------------|---------------------|
| Less than high school graduate | 2,492 | 9.2% | 10.9% | 19% |
| High school graduate or equivalency | 6,772 | 25.0% | 24.7% | 9.2% |
| Some college or associates degree | 11,729 | 43.3% | 35.3% | 10.8% |
| Bachelor's degree or higher | 6,095 | 22.5% | 29.1% | 5.3% |

Data Source: ACS 2009-2011. S1501

Table 46 - Educational Attainment by Employment Status (Population 16 and Older) 2005-2009

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 1,253 | 104 | 948 |
| High school graduate (includes equivalency) | 5,002 | 228 | 1,781 |
| Some college or Associate's degree | 6,691 | 549 | 2,167 |
| Bachelor's degree or higher | 4,250 | 142 | 706 |

Data Source: 2005-2009 ACS Data

Table 47 - Educational Attainment by Age

| | Age | | | | |
|---------------------------------------|-----------|-----------|-----------|-----------|---------|
| | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade | 167 | 228 | 307 | 330 | 376 |
| 9th to 12th grade, no diploma | 748 | 402 | 409 | 629 | 630 |
| High school grad, GED, or alternative | 2,182 | 1,758 | 1,883 | 3,370 | 2,044 |
| Some college, no degree | 1,306 | 1,975 | 1,934 | 3,294 | 1,598 |
| Associate's degree | 149 | 472 | 564 | 1,189 | 245 |
| Bachelor's degree | 254 | 1,067 | 1,067 | 1,681 | 508 |
| Graduate or professional degree | 0 | 341 | 346 | 631 | 410 |

Data Source: 2005-2009 ACS Data

Table 48 -Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months | |
|---|---------------------------------------|---------------|
| | 2005-2009 ACS | 2009-2011 ACS |
| Less than high school graduate | 17,822 | 18,513 |
| High school graduate (includes equivalency) | 26,096 | 23,881 |
| Some college or Associate's degree | 29,148 | 26,530 |
| Bachelor's degree | 44,916 | 41,960 |
| Graduate or professional degree | 55,078 | 54,353 |

Data Source: 2005-2009 ACS Data, 2009-2011 ACS Data

Based on the Business Activity tables, what are the major employment sectors within your jurisdiction?

Albany’s major employment sectors according to 2009-2011 ACS data include:

- education and health care services (5,559 jobs);
- retail trade (3,079 jobs)
- manufacturing (2,575);
- arts, entertainment and accommodations (2,350); and
- professional, scientific, management, administrative and waste management services (1,992).

These industrial sectors provide a majority of Albany’s jobs employing 15,555 persons. Excluding manufacturing, the median income for jobs in these sectors is \$22,835, which is well below the national average of \$37,180 for these sectors (American Community Survey and Bureau of Labor Statistics).

The industries that have shown growth and business activity in Linn and Benton Counties over the past few years are indicative of businesses that might locate or expand in Albany. The characteristics of Albany will affect the types of businesses most likely to locate in Albany:

- *Warehousing and transportation.* Albany’s access to I-5 and its central location within the Willamette Valley make Albany attractive to warehousing and distribution firms. Large warehouse facilities that serve large areas appear to favor central locations, similar to Albany’s location.
- *Manufacturing.* The type of manufacturing businesses likely to locate in Albany are those that need easy access to transportation, a skilled labor force, proximity to existing businesses, or proximity to agricultural production. Examples include: recreational vehicle manufacturers or suppliers, food processors, metals manufacturers, and other specialty manufacturers.
- *Retail and local government.* Population growth will drive the growth of retail and local government. Albany may attract a variety of retailers as it grows, including: national large format retailers, grocery stores, restaurants, and specialty retailers.

Describe the workforce and infrastructure needs of the business community

One identified need of local businesses, per the Director of the Linn Benton Community College Small Business Development Center, is the creation of a distribution center for the new restaurants that are

coming to the downtown area. While a farmer's market brings fresh produce into the area once a week, a connection between food growers and chefs does not yet exist. The needs and gaps of the business community need to be made known and addressed or unemployment will remain stagnant.

The Linn Benton Community College has been engaged in an assessment process to better understand the training and education needs area business and industry partners. Insights from this assessment will be used to better respond to and meet the education and training needs of our communities.

Albany has many vacant commercial and industrial properties, many are non-conforming sites and many buildings need improvements to meet current codes. Businesses looking to locate on an already improved property or on vacant land may have infrastructure and capital needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Grants and loans provided by the Central Area Revitalization Area Agency in the city's urban renewal district have supported spur the construction industry in the area by awarding residents and businesses in the downtown district with funds to landscape and improve building facades, sidewalks, and shared outdoor areas. Furthermore, the remodeling and beautification projects attract new businesses to the area resulting in a net employment gain of more than 100 jobs over the last 10 years. The Albany Downtown Association reports that there has been a net gain of 68 jobs between 2010 and 2012 within the downtown core.

Describe any needs for workforce development, business support or infrastructure these changes may create.

Urban renewal funding has fixed up numerous spaces that are ready for businesses. Small businesses and restaurants may need technical assistance developing business plans and overall business coaching. These future businesses

The Small Business Development Center at Linn Benton Community College offers support to existing businesses and emerging microenterprises. They partner with the Employment Department, Community Services Consortium, and Albany Chamber of Commerce to enlist Albany residents in the programs. They are working on expanding the partnership to the Albany Downtown Association to help integrate these new downtown entrepreneurs get on solid ground and integrated into the business community.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the 2010-2011 Workforce Investment Board (WIB) report; Albany needs workforce training in the manufacturing and warehousing sectors and healthcare positions such as nurses, nursing assistants, medical technologists, and physical therapists. The skills interviewees most frequently identified as needed are basic computer skills, electronic charting, interpersonal communication skills, and customer service.

Table 42 Business Activity, indicates that there is a surplus of workers in education and health care services of 2,544. The professional, scientific, and management services sectors have a surplus of 250 workers.

Manufacturing – There is significant need to bring more people into all of the skilled trades and to encourage young people to consider careers in manufacturing. Manufacturing is experiencing growing demand for an emerging technical skill set required for electro-mechanical maintenance, automated production and warehousing.

Healthcare – frequently identified job needs include nurses, nursing assistants, medical technologists, and physical therapists. These occupations are identified as some of the 17 healthcare occupations identified as “shortage” occupations in Oregon. Skills needed – basic computer skills, electronic charting, interpersonal communication skills, and customer service. Soft skills include problem solving, good work ethic and interpersonal communication.

The Community Services Consortium has partnered with the National Career Readiness Certificate program to place job seekers with businesses. However, with “the high number of workers projected to reach retirement age in the next few years, nearly three-quarters of all projected openings will be for replacement jobs while only about one-quarter will be new jobs created by business startups or expansions”¹. Unless there are new industries and businesses in the area the job opportunities will remain stagnant.

According to the American Community Survey, in 2011 almost half of Albany’s residents had some higher education attainment, with 43.3% of residents having some college or Associates Degree. At least 22.5% of the workforce population had a Bachelor’s degree or higher for the same year. Only 9.2% of the labor community received less than a high school education. “Simply having about the right number of bachelor’s degrees (for example) does not imply that we have the right number of people with the right bachelor’s degrees”². Further cited issues by OCWCOG include the job preparedness of young people entering the job market. The skills they learned for their degree do not correspond with the employment opportunities. This is why LBCC has implemented “education ‘clusters’ that enhance students’ opportunities to develop a broader knowledge and skill foundation for future employment or further education. (ex: Career/Technical cluster that allows/encourages a student to acquire a broader technical skills base on which to build welding expertise)”³ in addition to offering professional development classes and employee training programs in order to give the workforce and businesses the skills they need to succeed.

There is also a need to provide business assistance and training in Spanish to support Albany’s emerging Hispanic/Latino entrepreneurs. Literacy and poor English create barriers for minorities to participate in existing programs.

It is imperative to the residents that these programs remain funded so that they may meet the labor demands required of them. As the next table will show, residents are able to obtain professional certificates and the skills required for family wage jobs.

¹ (Workforce Investment Board)

² (O’Connor, Oregon’s Key Workforce Challenges)

³ (Linn Benton Community College)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

One of the Workforce Investment Board initiatives includes weatherization training to roughly 175 dislocated workers and youth through a \$450,000 grant from the Federal Department of Labor as part of the State Energy Sector Partnership (SESPT) grants. The CSC manages the Youth Employment Programs in LBL counties. The program provides a chance for participants to learn appropriate work behaviors and gain valuable job experience while earning a wage with partner employers. CSC also has funding for a youth construction crew.

Many different organizations in Albany offers job training programs, skill development, job searching assistance, on the job training, and business workshops and classes.

There are many referral and work training programs in Albany that were established through local, state, and federal resources. Local organizations, such as the Community Services Consortium, Oregon Cascades West Council of Governments (COG), and the Linn-Benton-Lincoln Workforce Investment Board work collaboratively with Linn Benton Community College (LBCC) and the Oregon Workforce to connect potential employees to industry. Due to the national sequestration, however, job training and economic development programs receiving federal funding may be affected⁴.

| Organization | Training Program | Description |
|---|--|---|
| Albany Helping Hands | Transitional jobs program for homeless | Training opportunities, and on-the-job trainings. |
| LBCC Small Business Devel. Center | Business advising and courses | Business advising and training, workshops including business classes, licensing & continuing education, and online courses. |
| Community Services Consortium | On the job training | One-on-one assistance for resources, referrals, etc. to assist job seekers. Group workshops |
| Linn Workforce Development Center | Various | Multiple workshops to enhance job-searching skills, iMatchSkills® (employer-job seeker matching), one-on-one assistance, veterans' assistance, Training Unemployment Insurance, referrals to partner agencies: Vocational Rehabilitation, LBCC, Community Services Consortium, Experience Works, etc. |
| St. Vincent de Paul | Various self-sufficiency services | Job search center, supported work experience, employment and training for homeless veterans, vocational rehabilitation. |
| WorkSource Oregon Albany - Linn Workforce Development Center | Training and skill development | Statewide program offering free courses, healthcare skills, OSHA training, workplace, occupational skills as well as science career exploration and training. |

⁴ (National Association of Regional Councils)

LBC offers job training programs in addition to providing support services to established businesses and helps startups gain traction through sound business plans. Through their Micro-Enterprise Program and Small Business Center Small Business Management Program, select businesses that provide family wage jobs to Albany's residents enabling them to expand. The microenterprise program offered through Linn Benton Community College is one such example, providing training and support for aspiring entrepreneurs in the community.

The City needs to look beyond training the work force and supporting the needs of businesses and the residents. What is the City lacking that residents have to travel elsewhere for? What industries can serve the business community's needs? In order to properly invest the CDBG funds this first must first be addressed. The foundation for a thriving community has been built, but in order to keep growing that City needs to assess these questions.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Albany is a member of the Cascades West Economic Development District and is a participant in that entity's Comprehensive Economic Development Strategy (CEDS). Nearly all of the initiatives of that Strategy go well beyond the scope of this Consolidated Plan. Given the limited and diminishing federal resources contemplated in this Plan, its priority areas of focus are to help those with the lowest incomes improve their housing situations and receive critical public services support. One area in which the economic development initiatives of the CEDS will be supported by and coordinated with this Consolidated Plan is in the development and support of microenterprise opportunities for low income Albany residents.

This Consolidated Plan strategy will align well with the CEDS goal to "build on the region's entrepreneurial culture and assets" by developing funding mechanisms to provide microenterprise financing.

Figure 10 - Concentration of Households of Hispanic Origin

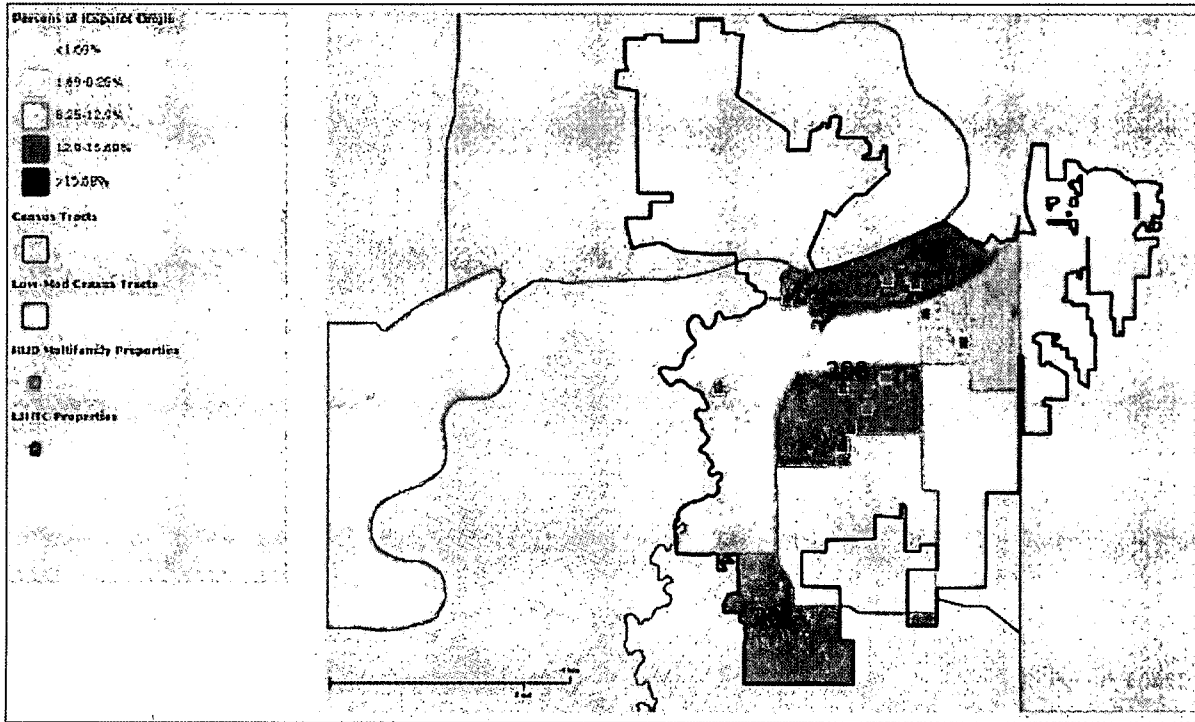


Figure 11 - Concentration of Households in Poverty

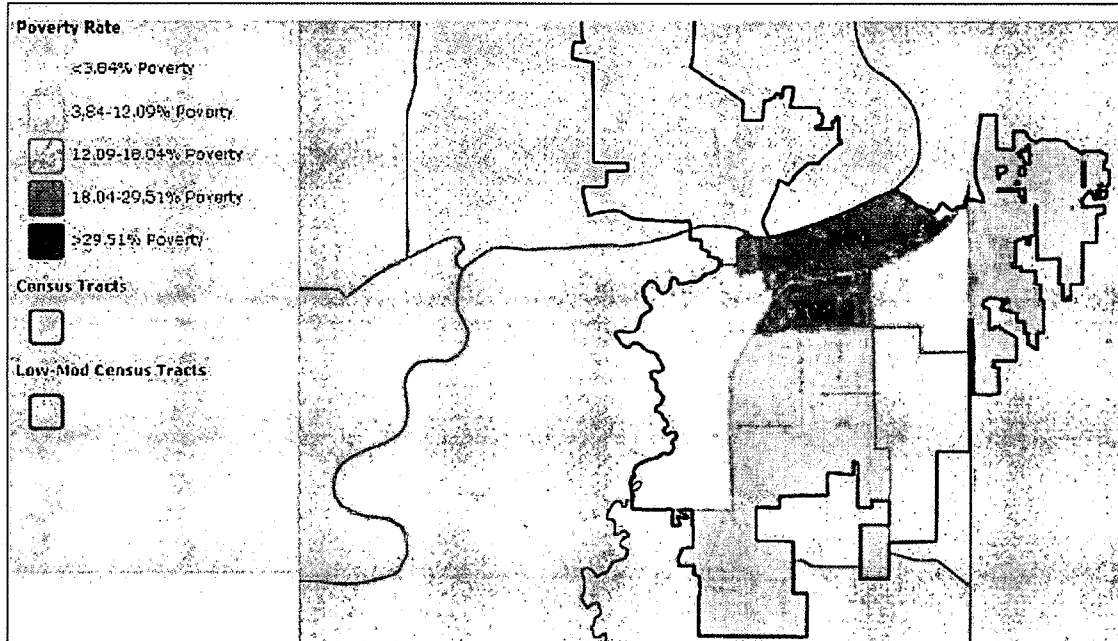


Figure 12 - Concentration of Albany's Extremely Low Income Households (earning < 30% of the median income)

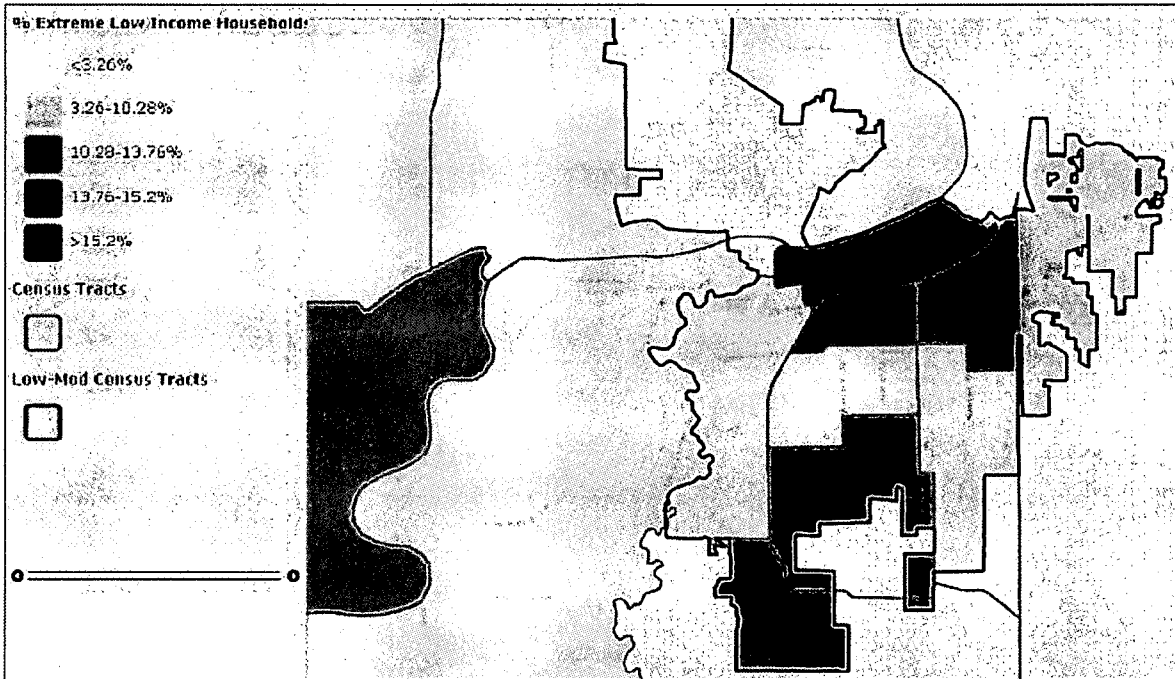


Figure 13 - Concentration of Albany's Very Low Income Households (earning 30-50% of the median income)

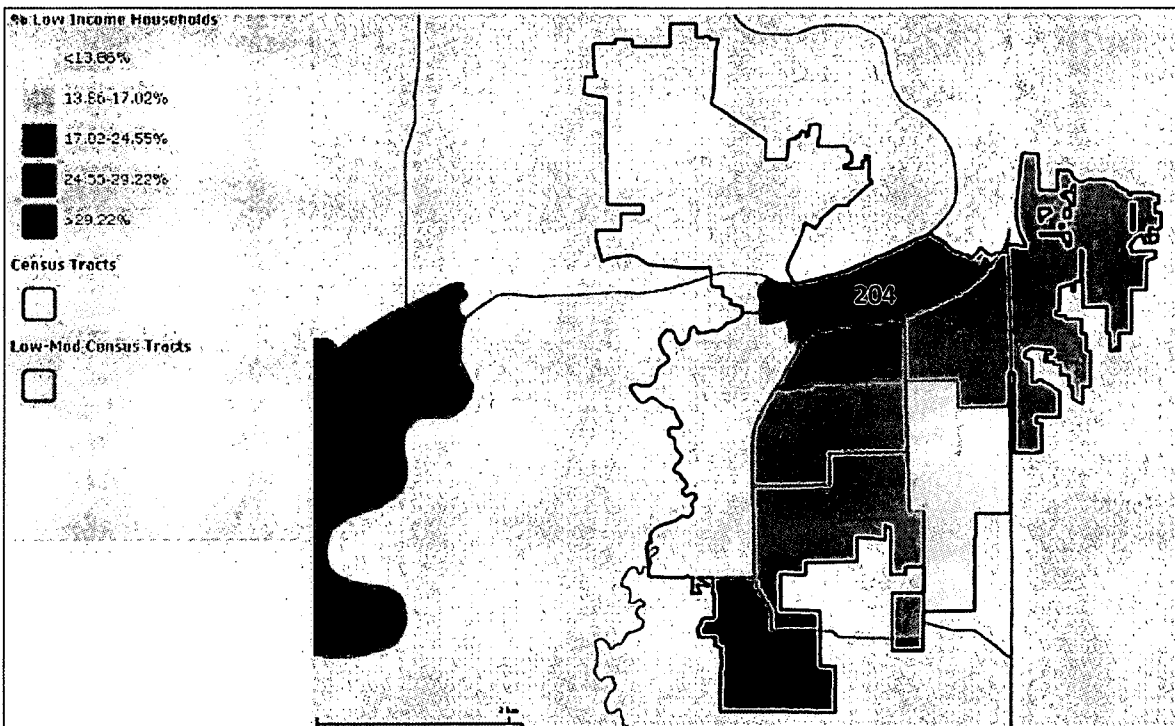
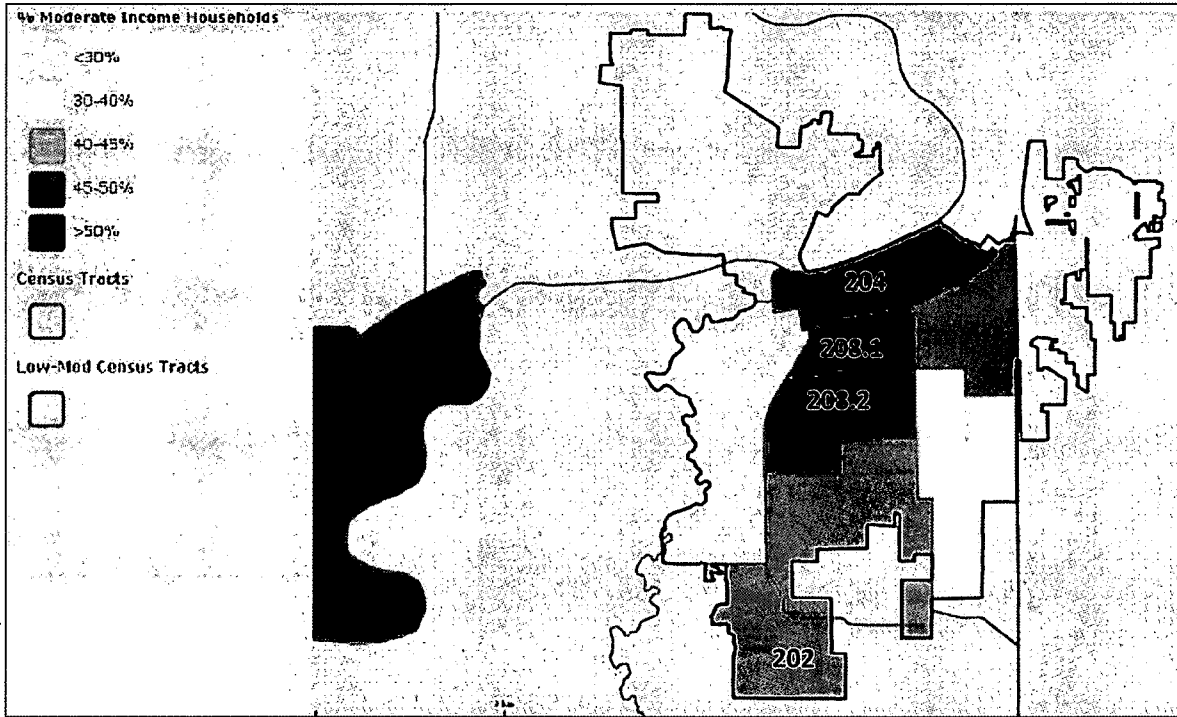


Figure 14 - Concentration of Moderate Income Households (earning 50 < 80% of the median income)



What are the characteristics of the market in these areas/neighborhoods?

Market characteristics of Census Tracts 202, 204, 208 and Citywide are shown in the table that follows.

| Characteristics | Tract 202 | Tract 204 | Tract 208 | Citywide |
|--|-------------|-------------|---------------|---------------|
| Total Population | 1,287 | 4,051 | 7,709 | 46,721 |
| Total Households | 515 | 1,580 | 2,721 | 18,164 |
| Occupied Housing Units with 1 or more housing issues | 38.1% | 46.0% | 38.1% | 34.3% |
| Occupied Housing Units with 2 or more housing issues | 4.8% | 4.4% | 1.8% | 1.3% |
| Homeownership Rate | 64% | 44% | 38% | 61% |
| Median Owner-Occupied Housing Value | \$168,800 | \$138,600 | \$135,300 | \$174,800 |
| Occupied Housing Units built before 1950 | 68 (20.7%) | 889 (56.3%) | 228 (8.4%) | 2,547 (14%) |
| Occupied Housing Units built 1950-1979 | 233 (70.8%) | 501 (31.7%) | 1,827 (68.3%) | 8,195 (45.1%) |
| Median Age of Renter Occupied Structure | 1986 | 1943 | 1975 | 1977 |
| Median Household Income (2009) | \$57,017 | \$28,684 | \$35,016 | \$45,390 |
| Median Family Income (2009) | \$63,750 | \$35,479 | \$37,244 | \$57,365 |
| Persons in Poverty | 332 | 1,558 | 1,282 | 7,108 |
| Poverty Rate | 25.8% | 39.1% | 17.4% | 15.5% |
| Total Households Earning < 80% of HAMFI | 189 | 995 | 1520 | 7225 |

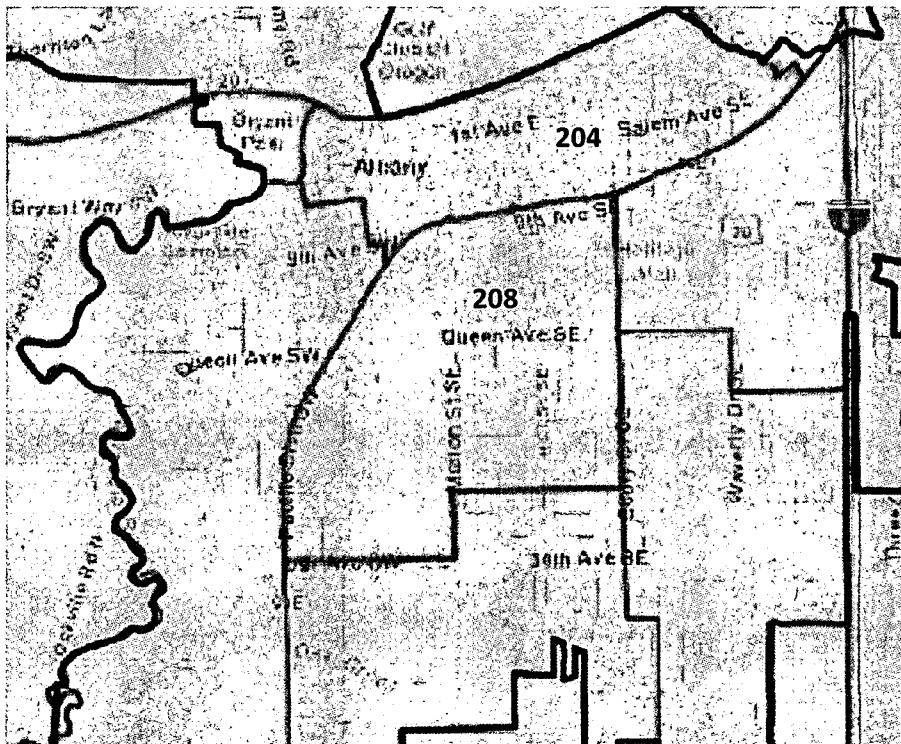
| Characteristics | Tract 202 | Tract 204 | Tract 208 | Citywide |
|--|-----------|-------------|---------------|---------------|
| % of Low/Mod Income Households | 37.0% | 63.0% | 55.9% | 39.8% |
| Households Paying 30% or more on housing | 42.9% | 49.7% | 37.9% | 36.2% |
| Households Paying 50% or more on housing | 14.6% | 23.7% | 12.3% | 12.9% |
| Households with one or more < 18 yrs | 186 (36%) | 504 (31.9%) | 1,206 (44.3%) | 6,263 (34.5%) |
| Households with one or more 60 yrs + | 95 (18%) | 331 (21%) | 591 (21.7%) | 5,593 (30.8%) |
| Persons of Hispanic Origin (%) | 16.3% | 1.2% | 14.2% | 9.3% |

Data Source: 2005-2009 CHAS

Census Tracts 202 and 208 have a high concentration of housing units built between 1950 and 1979 and Census Tract 204 had the highest concentration of housing built before 1950. The median year of construction of renter-occupied housing in Tract 204 was 1943.

Are there any community assets in these areas/neighborhoods?

Census Tract 204 includes historic downtown retail and office, City Hall, Linn County Courthouse, Department of Human Services, Worksource Oregon), Carnegie Library, Albany Senior Center, Monteith Park, the Dave Clark path along the Willamette River, the community garden, Swanson Park and Cool Pool. The tract is located in the Central Albany Revitalization Area urban renewal district. The tract includes the train station, one emergency shelter, and several emergency food spots. Most of the housing types are primarily single-family residential but many are rented. There is an affordable senior housing complex.



Census Tract 208 borders Tract 204 to the south. It contains the Linn County jail, the larger emergency shelter, a large industrial corridor along 99E to the west, and is close to community shopping districts. The Tract includes Sunrise Park, Kinder Park and the Periwinkle Path, schools, and the Albany Boys and Girls Club. In addition to having easy access to employment at major retail centers, the neighborhood is served by Sunrise Elementary School and Calapooia Middle School, a dual-immersion Spanish/English school with outreach and education programs for Hispanic students and families. Affordable rental housing units are located in the district.

Census Tract 202 is located south on 99E. It includes Linn Benton Community College and includes a mix of single-family neighborhoods, multi-family catered to the college students, and a few manufactured home parks.

Are there other strategic opportunities in any of these areas?

As noted earlier, Census Tract 204 is located in Albany's urban renewal district. There are opportunities to leverage urban renewal funds and to concentrate public investments into a small area to improve blighted conditions.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan summarizes the City of Albany's community development, housing and economic development priorities, goals and strategies for program years 2013 through 2017 that will be pursued through the use of Community Development Block Grant program funds and partnerships with local organizations.

Geographic Priorities

While the City is not seeking HUD approval for a Neighborhood Revitalization Strategy Area at this time, the City plans to target investments in two Low and Moderate Income qualified census tracts. Program funding for housing rehabilitation and public improvements will be concentrated within these two census tracts.

Priority Needs

This Consolidated Plan has identified the following priority needs that provide the programming focus over the next five years:

1. Maintain and improve the quality of existing affordable housing;
2. Expand affordable housing opportunities;
3. Reduce housing cost burden;
4. Address homelessness issues;
5. Improve public facilities citywide;
6. Improve sidewalks in LMI areas;
7. Remove barriers to accessibility;
8. Expand economic opportunities; and
9. Provide Albany's special needs and low-income residents with services to improve their self-sufficiency.

Influence of Market Conditions

Decent and Affordable Housing. There is need for housing rehabilitation of Albany's many housing units built before 1980. Housing affordability and housing cost burden are also an issue for Albany's extremely low and low-income households. For example, in the past 5 years, the distribution of rental rates in the City has shifted to include very few rental units available for less than \$500 a month and consequently more households are experiencing housing cost burden. In the 2005-09 ACS, 2,112 of the City's rental units rented for less than \$500, where in 2009-11 there were 924 units.

Community Development and Blighted Influences. The recession resulted in lower property values and local government revenues for public improvements for existing facilities such as parks and trails,

sidewalks, and curb ramps. Many sidewalks in the City do not have curb ramps or the ramps are unsafe and the sidewalks are chipped, cracked, and/or broken due to age of the concrete and/or tree root intrusion, posing public safety hazards. Navigation can be difficult for those with disabilities. Some areas do not have sidewalks.

Economic Opportunities. According to the 2009-11 ACS, the median income for Albany residents was \$45,428 while the median wages for Albany's business sector or full time employment fell \$13,317 and \$49,148 annually. The unemployment rate in Linn County has remained one of the highest in the state, at 10.5% in March 2013. There is a need for economic development that will create more jobs and more higher-paying jobs for economic sustainability.

Public Services. Public services are typically provided by non-profit organizations and units of local or regional government. Fundraising for private donations is more challenging and grants and state or federal funding sources are competitive due to dwindling resources. General public services for the LMI population include but are not necessarily limited to activities such as substance abuse, mental health, crime reduction and awareness, and down payment assistance.

Anticipated Resources

The City of Albany anticipates that it will receive a FY 13-14 HUD award of Community Development Block Grant (CDBG) funding in the amount of approximately \$402,000. The City has projected that funding levels will remain flat or be reduced through the period of this Consolidated Plan, for a total of approximately \$2 million in CDBG funding over the five-year life of the Plan.

Institutional Delivery Structure

The City of Albany will work with various City departments and local agencies to implement the programs and projects that will carry out the goals and priorities identified in this Consolidated Plan. Resources will be invested to address housing cost burden and homelessness, removing blighted influences in neighborhoods, and supporting programs and services that help Albany's low-income and special needs populations.

Funding for housing rehabilitation and neighborhood revitalization will be concentrated in Tracts 204 and 208, Albany's two lowest income tracts.

Goals

This Strategic Plan has identified the following Consolidated Plan goals to be addressed during the five-year FY 13-14 through FY 17-18 period.

- Goal 1: Expand, Maintain and Improve Albany's Affordable Housing Opportunities
- Goal 2: Reduce the Number of Residents Experiencing Homelessness
- Goal 3: Improve the Safety and Livability of Low and Moderate Income Neighborhoods
- Goal 4: Expand Economic Opportunities for Low and Moderate Income Persons
- Goal 5: Support Albany's Low Income and Special Needs Residents through Public Services

Barriers to Affordable Housing

Barriers to affordable housing in Albany will be reviewed and addressed over the plan period through the efforts of the City's Community Development Department, the public and community officials.

Homelessness Strategy

The City of Albany was a participant in the development of the *Linn County Ten Year Plan to Address Issues around Housing and Homelessness*. The document provides goals and objectives and a set of strategies to reduce and overcome homelessness in Albany and Linn County. This Plan's primary homelessness strategy will be to support the achievement of the goals of that *Ten Year Plan*.

Lead-Based Paint Hazards

The City's primary lead-based paint hazard reduction strategy will be implemented through the delivery of housing rehabilitation loans and grants in compliance with state and federal regulations. Where opportunities arise the City will provide education and outreach activities to inform program participants and the public in general about the potential health impacts of lead-based paint, and about how to safely prevent them.

Anti-Poverty Strategy

Three key elements of the City's anti-poverty strategy during the Consolidated Plan period will include using local and federal resources to support the efforts of social service agencies that serve low income and special needs residents; retaining and increasing affordable housing opportunities for low income families; and carrying out economic development initiatives to strengthen and expand family-wage employment opportunities.

Monitoring

The City of Albany Community Development Division will monitor the activities of subrecipients of CDBG funds. The City will also carefully screen subrecipients prior to awarding funding to ensure agencies have the experience and capacity to meet applicable CDBG and HUD regulations. This monitoring is intended to ensure that the intended community benefits of the City's investments are being achieved, and that the federal regulations that apply to those investments are being followed. As needed the City will provide technical assistance and training to make sure recipient agencies have the capacity and understanding needed to achieve compliance.

SP-10 Geographic Priorities

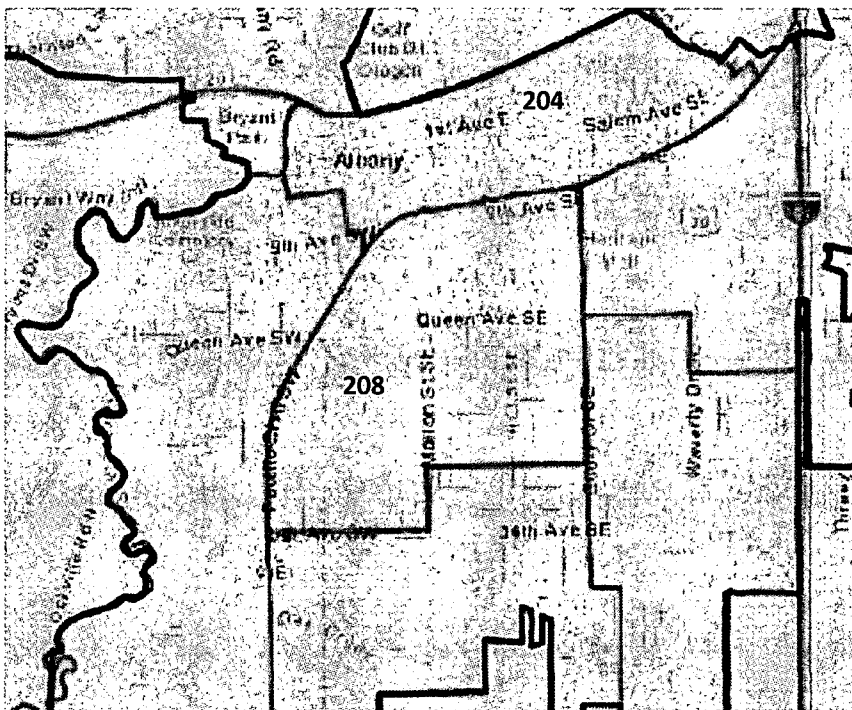
Geographic Area

The City of Albany has elected to concentrate community development and housing rehabilitation investments in two Local Target Areas. The two target areas are the two Low and Moderate Income census tracts 204 and 208 as identified by the Census using 2005-2009 American Community Survey data provided by HUD OneCPD Maps.

Local Target Area Boundaries

Tract 204 is centrally located within the City and encompasses some of Albany's oldest neighborhoods. It is bound by the Willamette River to the north and then extends east to along the City limits to Cox Creek which is the eastern boundary until it meets Pacific Boulevard (State Route 99E) which defines the southern boundary of the tract west to the Ellsworth Street intersection. Then the western boundary jogs along Broadalbin Street north to 5th Avenue SW, then 5th Avenue SW west to Vine Street and north to the Calapooia River.

Tract 208 is also centrally located within the City and contains a lot of the rapid development that occurred in the 1970s and into the 1980s. It is bordered by Pacific Boulevard to the west and north, touching Tract 204 to the north. The east boundary is Geary Street SE to 28th Avenue SE where it then heads south, then jogs over to Marion Street before it jogs south to 34th Avenue SE, the southern boundary continues along 34th Avenue until it connects with Pacific Boulevard to the west.



Characteristics

The following table outlines demographic and housing characteristics of each LMI census tract.

| Neighborhood Characteristics | Tract 204 | Tract 208 | Citywide |
|--|-------------|---------------|---------------|
| Total Population | 4,051 | 7,709 | 46,721 |
| Total Households | 1,580 | 2,721 | 18,164 |
| Occupied Housing Units with 1 or more housing issues | 46.0% | 38.1% | 34.3% |
| Occupied Housing Units with 2 or more housing issues | 4.4% | 1.8% | 1.3% |
| Homeownership Rate | 44% | 38% | 61% |
| Median Owner-Occupied Housing Value | \$138,600 | \$135,300 | \$174,800 |
| Occupied Housing Units built before 1950 | 889 (56.3%) | 228 (8.4%) | 2,547 (14%) |
| Occupied Housing Units built 1950-1979 | 501 (31.7%) | 1,827 (68.3%) | 8,195 (45.1%) |
| Median Age of Renter Occupied Structure | 1943 | 1975 | 1977 |
| Median Household Income (2009) | \$28,684 | \$35,016 | \$45,390 |
| Median Family Income (2009) | \$35,479 | \$37,244 | \$57,365 |
| Persons in Poverty | 1,558 | 1,282 | 7,108 |
| Poverty Rate | 39.1% | 17.4% | 15.5% |
| Total Households Earning < 80% of HAMFI | 995 | 1520 | 7225 |
| % of Low/Mod Income Households | 63.0% | 55.9% | 39.8% |
| Households Paying 30% or more on housing | 49.7% | 37.9% | 36.2% |
| Households Paying 50% or more on housing | 23.7% | 12.3% | 12.9% |
| Households with one or more < 18 yrs | 504 (31.9%) | 1,206 (44.3%) | 6,263 (34.5%) |
| Households with one or more 60 yrs + | 331 (21%) | 591 (21.7%) | 5,593 (30.8%) |
| Persons of Hispanic Origin (%) | 1.2% | 14.2% | 9.3% |

Data Source: 2005-2009 CHAS

More than half of the housing units in **Tract 204** were built before 1950 (56%) and another 31% were built between 1950 and 1979. Due to the age of the housing stock and public improvements, there are blighted conditions in the area. This local target area includes Albany's historic downtown commercial district and some a few smaller pockets of commercial. Most of the commercial buildings in downtown were built before 1950 and the other commercial properties were developed in the 1970s and 1980s.

A large portion of **Tract 204** is located in the City's urban renewal district, the Central Albany Revitalization Area (CARA) and a small amount is located in Tract 208. CARA contains 919 acres or 9.7% of the total acreage of Albany. It includes the historic city core, with surrounding neighborhoods and areas of mixed commercial and industrial uses to the south and east. The CARA plan is aimed at alleviating blighting conditions in the area.

Tract 208 contains a large portion of Albany's industrial and commercial land along Pacific Boulevard, and several areas of medium density residential land (zoned RM and RMA) and single-family zoned land. More than two-thirds of the housing units were constructed before 1980, with most during the housing boom in the 1970s. Public improvements, including the parks, trails and schools are also dated.

General Allocation Priorities

In Tract 208, CDBG funds will be allocated to address safety issues and update the park equipment at Sunrise Park. The park is centrally located within the tract and is surrounded by housing and abuts an elementary school. The playground equipment is dated and shelters and mature Oak trees create areas that attract people to the park to drink or use drugs.

Several sections of the City's main bike/pedestrian path, Periwinkle Path, also within Tract 208, are dangerous due to deteriorating conditions and may need to be closed. CDBG funds will be allocated to help repair the path.

CDBG funds will be allocated to improve sidewalks and add or repair curb ramps in these two Local Target Area census tracts.

Housing rehabilitation funds will also be focused within Tracts 204 and 208.

SP-25 Priority Needs

The following table required by HUD has specific fields that must be used for priority level and population served.

Table 50 – Priority Needs Summary

| Priority Need Name | Priority Level | Population Served | Goals Addressing |
|--|-----------------------|--|--|
| Maintain and improve the quality of affordable housing supply. | High | Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities | <ol style="list-style-type: none"> 1. Maintain and improve the quality and safety of existing affordable housing supply, especially those units owned or rented by the lowest income residents (<=60% of AMI) 2. Improve housing and livability in low income neighborhoods. 3. Reduce housing cost burden by improving energy efficiency of low-income housing. |
| Expand affordable housing opportunities. | Medium | Extremely Low income Low Income Moderate Income Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities | <ol style="list-style-type: none"> 1. Increase the supply of affordable housing and special needs housing. 2. Reduce housing cost burden. |
| Address homelessness issues | High | Extremely-Low Income Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Unaccompanied Youth | <ol style="list-style-type: none"> 1. Assist homeless persons obtain affordable housing and skills to help them gain independence and self-sufficiency. 2. Safe emergency housing for residents of all ages with case management services. 3. Support Goals of the 10 Year Homeless Plan |

| | | | |
|---|--------|---|--|
| Improve public facilities citywide | Medium | Non-housing community development | <ol style="list-style-type: none"> 1. Remove blighted and deteriorated conditions throughout the city. 2. Improve safety and livability in low-income areas. |
| Remove barriers to accessibility and improve sidewalks in LMI areas | High | Elderly Frail Elderly Persons with Physical Disabilities Non-housing community development | <ol style="list-style-type: none"> 1. Improve safety and livability in LMI areas. 2. Improve accessibility at and near public facilities and transportation routes. |
| Expand Economic Opportunities | High | Extremely Low, Low and Moderate Income Persons Micro Enterprises Small Businesses | <ol style="list-style-type: none"> 1. Support and facilitate the expansion of microenterprises in Albany. 2. Provide assistance to businesses that create jobs or improve LMI residential areas. |
| Special Needs and Low -Income Support | High | Extremely Low, Low and Moderate Income Persons Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Homeless Residents | <ol style="list-style-type: none"> 1. Support agencies that provide services to improve the lives of Albany's special needs and low-income residents. 2. Create and retain affordable housing opportunities for special needs populations. |

Narrative (Optional)

The priority goals and strategies identified in the City's 2013-2017 Consolidated Plan are based on the needs identified in the Needs Assessment and Market Analysis sections of this Consolidated Plan. Those sections include analysis of Census data that was refined with local statistics and community input through agency consultations and citizen participation.

The strategies are intended to address the needs of the community by supporting efforts to create and retain affordable housing opportunities, address the needs of homeless residents - especially homeless families and young adults, support community members with special needs, and to benefit low income residents. The City intends to target CDBG funding to activities that will address these priority needs and that will primarily benefit those with the lowest incomes or the lowest income neighborhoods.

Many program activities identified in the five-year Consolidated Plan period will address more than one of these needs.

SP-30 Influence of Market Conditions

Influence of Market Conditions

The following Table required by HUD to address this section includes required affordable housing types that must be addressed when applicable.

Table 51 – Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | The City is not receiving HOME funds. While there is a long waiting list for housing choice vouchers, the City is not receiving enough CDBG funding to allocate funds to offer tenant-based rental assistance. |
| TBRA for Non-Homeless Special Needs | The City is not receiving HOME funds. |
| New Unit Production | The 2005-09 ACS data shows that Albany has a lot of renter and owner households that are housing cost burdened as identified in section the Needs Analysis section of this Plan. There is need for more affordable housing for households with income less than 50% of HAMFI. Due to the limited CDBG funding and no HOME funds, there are no goals to add new affordable housing units in the Plan. CDBG funds may be used to offset public improvements related to the construction of new affordable housing units either for rent or ownership. |
| Rehabilitation | Almost 60% of Albany's housing units in the 2005-09 ACS data were built before 1980. Since these units are more than 30 years old, it is likely that many housing units need routine maintenance or improvements to maintain their livability and operating systems may need to be replaced. For lower-income home owners, financing significant and comprehensive repair projects is often not feasible. That situation often applies to rental housing that is committed to providing affordable rents, which in turn means operating with minimal reserves to carry out repairs or cover the costs of debt financing. The Consolidated Plan includes strategies to offer housing rehabilitation loan programs to improve Albany's affordable housing stock. |
| Acquisition, including preservation | Albany has several regulated affordable housing units that were financed with subsidies. Several units have been rehabilitated, but most of these units will be in need of rehabilitation in order to preserve them as affordable housing. Albany also has many market rate housing units that may be affordable enough to acquire and rehabilitate. CDBG funds could assist an affordable housing provider acquire additional housing units to commit them to long term affordability to serve Albany's low-income residents. Acquisition of existing rental or owner housing will be included as eligible in this Consolidated Plan. |

SP-35 Anticipated Resources

Introduction

The City will receive CDBG funds in the amount of \$402,361 in FY 2013-14, the first year as an entitlement grantee. The City anticipates future grant awards around \$400,000 per year for the four additional years covered in this Consolidated Plan. Program income will be estimated in future years based on anticipated repayments to the City from loans provided to property owners, businesses and housing providers. Very little income is anticipated in the first five years.

Anticipated Resources

Table 52 - Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public-Federal | Administration Economic Development Housing Public Improvements Public Services | \$402,361 | \$0 | \$0 | \$402,361 | \$1,600,000 | The CDBG funds will leverage private funds, grant funds and other public funds. |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City anticipates providing CDBG funding to a variety of programs and activities over the five year Consolidated Plan period. Each program or activity will be assessed for need, performance outcomes, agency capacity, and availability to leverage other resources, and ability to complete the activity.

- Community development and neighborhood revitalization projects include public improvements to parks and trails. The amount allocated to these activities is gap financing. It is anticipated CDBG funding will leverage state and federal parks grant dollars and local fund-raising.
- Funding for barriers to remove accessibility is expected to leverage local funds and may leverage state or federal funds depending on the activity.
- The housing rehabilitation program will develop a revolving loan fund and will be paired with federal weatherization fund grants.
- Affordable housing and economic development projects are expected to leverage other local, state, federal and/or private funds.
- Emergency and transitional housing loans or grants will leverage private sources and foundations and may leverage other state and federal funding sources.
- Microenterprise assistance will leverage other state education and federal small business funding.
- Funds allocated for public services will likely be gap financing for a non-profit organization that will provide the balance of funds needed for the activity.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City did not identify any publicly owned land that could address the needs identified in the Consolidated Plan. In the past, the City has donated land to Habitat for Humanity and Albany Helping Hands.

Discussion

The City will use CDBG funds in partnerships with subrecipients to leverage private, state and local funds to address the goals and strategies outlined in the Consolidated Plan. The public improvement projects will leverage federal, state and local grant funds and donations for improvements. Grants to subrecipients for public services or economic development are anticipated to leverage other funding sources.

In order to generate program income, the City has developed a strategy that distributes some of the CDBG resources as loans rather than grants in order to generate program income for other eligible activities. For example, the housing rehabilitation revolving loan activity will likely be in the form of no-interest repayable loans that will generate program income in future recipients. Economic development special projects may also be loans that generate program income.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The City of Albany plans to carry out its annual Action Plan through a collaborative effort with public and nonprofit housing and social service providers, Linn County, health care agencies and the private sector.

In Program Year 2013, the City will work with the Community Development Commission prior to the program start date of October 1, 2013 to:

- Establish the identified programs;
- Develop program policies and application procedures if applicable;
- Develop applications;
- Develop and enter into contracts or intergovernmental agency agreements with the Community Services Consortium for housing rehabilitation and Linn Benton Community College for microenterprise assistance;
- Work with City departments to outline scope of work of public improvements;

Once the program year has started, the City will evaluate applications from sub-recipients and make awards.

City staff will process fund requests and issue payments subrecipients in the programs and create program policies.

Table53 explains the agencies that will help carry out the institutional delivery structure of Albany's CDBG program.

Table 53 – Institutional Delivery Structure

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|--------------------------------|---|-------------------------------|
| City of Albany | Local Government | Economic Development Public Facilities Public Improvements Remove Barriers to Accessibility Blight Removal Land use and zoning | Jurisdiction |
| Albany Area Habitat for Humanity | Non-Profit Organization | Home Ownership | Local |
| Albany Helping Hands Homeless Shelter | Non-Profit Organization | Homelessness Job Skills Development | Local |
| Albany Partnership for Housing and Community Development | No-Profit | Homelessness Life Skills Affordable Housing | Local |
| Cascades West Council of Government | Government | Special Needs Services Economic Development | Region |
| Family Tree Relief Nursery | Non-Profit Organization | Special Needs Services Housing | Local |
| Community Services Consortium | Regional Organization | Homeless needs Housing Rehabilitation Economic Development Non-homeless special needs Public Services | Region |
| Fair Housing Council of Oregon | Non-Profit Organization | Fair housing counseling and education | State |
| Fish of Albany | Non-Profit | Low-income needs Pregnant Teens to 21 | Local |
| Jackson Street Youth Shelter | Non-Profit | Homeless youth | Local |
| Linn Benton Community Collage SBDC | Public Institution | Economic Development | Region |
| Linn Benton Housing Authority | Housing Authority | Elderly and Special Needs Populations Rental | Region |

| | | | |
|--|------------|--|--------|
| Linn County Health Services Dept. | Government | Mental Disabilities Persons with Addictions HIV/Aids Support | County |
| Willamette Neighborhood Housing Services | CHDO | Home ownership support, foreclosure prevention, housing developer | Region |

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Community Development division will be responsible for administration of the CDBG programs. Numerous local agencies are currently involved in the institutional delivery system of services and programs to address the needs of Albany's homeless and low-income residents and neighborhoods. The City anticipates developing public/private partnerships with the following agencies to help achieve the goals and objectives of the Consolidated Plan.

- Albany Area Habitat for Humanity is a local Habitat affiliate that provides home ownership opportunities to very low and extremely low income Albany area families. The City has secured CDBG funds for public infrastructure associated with new housing units.
- Albany Helping Hands shelter provides emergency shelter and services related to addressing issues around homelessness.
- The Albany Partnership for Housing provides life skills counseling and transitional and permanent supportive housing to help move people out of homelessness into stable housing. They were a CHDO and may develop housing in the future.
- Cascades West Council of Governments (CWCOG) is the leading provider of services to Albany's senior and disabled residents. They also provide business lending for start-ups and expansions.
- Community Services Consortium provides a wide range of housing development, rehabilitation, and direct assistance services throughout Benton, Linn and Lincoln counties. The City has an intergovernmental agreement with CSC to manage an existing housing rehabilitation revolving loan fund and will enter into a similar agreement for the same services with the CDBG funds.
- The Fair Housing Council of Oregon works to eliminate housing discrimination through education, outreach and technical assistance and enforcement.
- Linn Benton Community College Small Business Development Center (LBCC SBDC) provides training and technical support to microenterprises and small businesses in the Albany area.
- The Linn-Benton Housing Authority is a provider of rental assistance in the form of HUD Section 8 housing choice vouchers. They currently have 979 voucher-assisted tenants in place in Albany.
- Fish of Albany and other local non-profit agencies that provide support to low-income families related support services.
- Community Outreach, which provides counseling and advocacy, clinics, services for drug and alcohol abuse, child care, education, healthcare, life skills, and mental health counseling. Service recipients include the homeless, chronically homeless, and veterans.

- Willamette Neighborhood Housing Services (WNHS) is the area's Community Housing Development Organization (CHDO). WNHS may provide housing counseling, down-payment assistance and/or development assistance.

Not all of the potential providers are listed in Table 53. There are numerous Albany area agencies that provide services to address the needs of Albany's low-income and special needs populations. Specific agencies were not identified for funding in the plan year; however, CDBG funding is being allocated annually for public services to address these needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 54 - Homeless Prevention Services Summary

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | |
| Mortgage Assistance | X | X | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | X | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | X | X | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | | |
| Education | X | X | X |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | |
| HIV/AIDS | X | | |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| | | | |
| Other | | | |

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There are several service providers in Albany working to address the needs of homeless persons and families. All services are available to veterans and persons with HIV. There are two homeless shelters available to serve homeless individuals with counseling and most of the services listed in the above tables. Fish of Albany offers emergency and transitional housing for pregnant teens through age 21 and runs the food box program. Each shelter also offers meals, blankets and clothing to anyone, including the chronically homeless individuals. Albany Helping Hands Homeless Shelter (AHH) also provides support and skills training related to education, employment and self-sufficiency. AHH built an addition that includes rooms for families, however; since they often have sex offenders staying at the shelter, homeless families with children are sent to Community Outreach in Corvallis. Jackson Street Youth Shelter has a shelter for unaccompanied youth in Corvallis and a drop in center in Albany to serve youth in middle school and high school youth. The Center Against Rape and Domestic Violence, an agency that provides emergency and transitional shelter for individuals and families fleeing domestic violence, also provides advocacy and supportive services for clients in shelter or living elsewhere in the community.

Samaritan Albany InReach Services operates a health clinic on Thursday evenings for persons who do not have health insurance members. Linn County Health Services department provides counseling and screening services for persons with HIV and accounts for all of the services identified in the "Targeted to People with HIV" column in the table above. Linn County Health Services also serves persons with mental health and substance abuse issues.

The State Department of Human Services local office also offers counseling and assistance for families. The Family Tree Relief Nursery offers counseling and parenting classes to parents of children at risk of abuse.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including but not limited to the services listed above

There are no safe emergency shelter facilities for homeless families and children in the Albany area.

There is a need for housing for persons recovering from drug and alcohol addiction and a medical detoxification facility in order to avoid transporting residents out of the area to be served.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As a new CDBG entitlement community, the City of Albany will be identifying strategies to overcome the gaps in the institutional structure and delivery system for carrying out priority needs. Staff anticipates collaborating with service providers to strengthen partnerships among agencies already providing services and to leverage CDBG funds with other sources. The City will oversee CDBG subrecipients through regular reporting and monitoring of the activities and outcomes. The City will work to address Albany's priority needs through eligible activities and programs.

The Consolidated Planning process has identified numerous priority needs within the City. As noted previously, there is demand for a local shelter to serve unaccompanied youth and families with children.

SP-45 Goals Summary

Goals Summary Information

Table 55 – Goals Summary

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|------------|----------|-------------------------------------|--|--|-----------|--|
| Maintain and improve the quality of affordable housing; Expand affordable housing opportunities | 2013 | 2017 | Affordable Housing Special Needs | Local Target Areas (census Tracts 204 and 208) | Rehabilitate affordable housing stock; Increase energy efficiency. | \$400,000 | Homeowner Housing Rehabilitated: 20 Rental units rehabilitated: 20 |
| Reduce the number of homeless people; Support goals of the Linn County Ten-Year Homeless Plan | 2013 | 2017 | Homeless Prevention | Citywide | Provide safe emergency shelter for homeless families and/or unaccompanied youth; Help homeless get into stable housing | \$160,000 | Overnight/Emergency Shelter/Transitional Housing beds added: 20 Homelessness Prevention: 50 persons |
| Remove barriers to accessibility | 2013 | 2017 | Non-Housing Community Development | Local Target Areas | Curb Ramp improvements in LMI areas | \$222,000 | Public infrastructure activities other than LMI housing benefit: 50 curb ramps |
| Eliminate blighting influences citywide, especially in LMI areas | 2013 | 2017 | Non-Housing Community Development | Local Target Areas | Park equipment replacement; Walking trail improvements | \$152,000 | Public facility activities other than LMI housing benefit: repair 2 park facilities; 4,000 persons benefited |
| Increase economic opportunities | 2013 | 2017 | Non-Housing Community Development | Citywide | Microenterprise assistance; Job creation; Commercial rehabilitation | \$280,000 | Businesses assisted: 150 Business building rehabilitation: 2 Jobs created/retained: 40 |

Table continues to next page.

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|--|------------|----------|---|-----------------|--|-----------|---|
| Provide services to special needs and low-income persons | 2013 | 2017 | Affordable Housing Homeless Special Needs Non-Housing Community Development | Citywide | Homelessness assistance; Help Low Income individuals; Help special needs populations | \$302,000 | Public service activities other than LMI housing: 500 persons benefited |
| Affirmatively further fair housing | 2013 | 2017 | Fair Housing | Citywide | Fair Housing education, training, counseling | \$10,000 | Public service activities for lo/moderate income housing benefit: 100 persons |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City is not receiving HOME funds so this section is not applicable.

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The local housing authority, the Linn-Benton Housing Authority, is a public housing authority that provides assistance to renters in Albany but does not own or operate any public housing.

This narrative is not applicable.

Activities to Increase Resident Involvements

Not applicable

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not Applicable

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

Section MA-40 of the market analysis reviewed any negative effects of public policies on affordable housing and residential investment. The review of City land use and housing policies found that in general, there is no specific barrier to development of affordable housing in Albany. The primary issue is lack of affordable housing for Albany's lowest income households and individuals.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies were identified for further evaluation over the five-year Plan period to determine if future policy changes could add opportunities for affordable housing.

Available Land and Zoning. With changes in the housing market and in population projects, the City should evaluate its residential land supply to ensure there is enough land set aside to meet revised projections that include more affordable housing choices. The types of housing units allowed, development standards such as minimum lot sizes and maximum heights in Albany's residential and mixed-use zoning districts should be reviewed to ensure the Code does not have barriers to providing affordable housing choices.

Accessory Apartments. Accessory dwelling units can provide additional housing units typically at a much lower cost since they utilize existing infrastructure. The City allows a single-family residence to have one accessory dwelling unit up to 750 SF in all zoning districts; however, the accessory dwelling is not permitted in detached buildings except in limited circumstances. The City should evaluate policies and development standards regarding accessory apartments in accessory buildings.

Housing Variety. The City does not require new development to meet a minimum density or have a mix of housing types or housing sizes. Developers can voluntarily make lots up to 30% smaller than the minimum if the average still meets the minimum; however this is not a requirement. In the single-family RS-10 and RS-6.5 districts housing variety is limited to detached single-family housing unless through a planned development. The City is currently reviewing the planned development standards to ensure they are not prohibiting innovative developments and to reduce the process steps so it may be more attractive way to develop housing.

Affordable Housing Incentives. The City allows a sliding-scale density bonus for housing that is affordable to households earning up to 1.2 times the area median income (more density for housing that is more affordable). The City should evaluate these incentives and develop incentives for housing that is affordable to households earning less than 50% of the area median income.

Infill Development. The City should evaluate the infill development standards to ensure they are not creating barriers to affordable housing.

As the housing market continues to change and evolve, the City should consider new housing types/models and/or incentives that could meet the needs of Albany's low-income households and special needs populations, such as the elderly. For example, portable cottages have gained attention for elderly family members or households that prefer simpler living.

Additional Discussion

The price of housing in the region impacts the ability of households to live close to where they work.

Transportation costs affect monthly budgets. Housing prices in Corvallis are higher than prices in Albany; so many people who work in Corvallis cannot afford to live there. In addition, the Oregon State University students put additional pressure on the availability of affordable rental housing in Corvallis sending some students to Albany for housing.

The City has participated in regional affordable housing discussions. Most recently, the Oregon Housing and Community Services Department has coordinated discussions around determining the region's housing priorities that could be assisted with state-allocated affordable housing funding for projects in Linn and Benton counties.

The following actions are recommended over the Consolidated Plan period:

1. Educate the community and policy makers about Albany's affordable housing needs.
2. Educate the community and policy makers about Fair Housing laws.
3. Evaluate the following Albany Development Code standards to ensure housing opportunities and housing variety can be achieved within neighborhoods: infill garage or carport requirements, accessory apartment standards, planned development standards, and lot size and housing type variety in new subdivisions.
4. Evaluate the Comprehensive Plan policies related to affordable housing and fair housing.
5. Evaluate the Comprehensive Plan Map and the Zoning Map for opportunities to further housing choice in all areas of the City.
6. Assess the housing and service needs of Albany's minority population groups.
7. Provide free fair housing education and training to residents, developers, property owners, landlords, and home owner associations about Americans with Disabilities Act (ADA) and Fair Housing Laws.
8. Support Albany's curb ramp sidewalk enhancement projects and ADA sidewalk improvements annually.
9. Work with property owners to ensure developments are in compliance with ADA parking standards.
10. Provide financial support for ADA improvements to businesses in low and moderate income (LMI) areas or that employ LMI residents or to agencies that serve special needs populations and LMI residents.

SP-60 Homelessness Strategy

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Albany area has a network of agencies that work together to deliver shelter and related services to homeless individuals and families in Albany. Many of the agencies that provide services and support to Albany's homeless individuals are members of the Homeless Enrichment and Rehabilitation Team (HEART). The HEART board meets monthly to coordinate outreach and service delivery to the homeless and is coordinated by the Community Services Consortium (CSC).

CSC, as a Community Action Agency, is the lead agency that plans and coordinates the network of services provided in Benton, Linn and Lincoln counties. As the state and federally recognized Continuum of Care agency for the region, CSC acts as a conduit for federal and state homeless program funding as a member of the state's Rural Continuum of Care.

CSC coordinated the development of the *Ten Year Plan to Address Issues Around Housing and Homelessness in Linn County* (Ten-Year Plan) and continues to coordinate its review and update to ensure the Plan remains current. One goal in the plan includes, "Create an education and awareness program to remove societal stigma about homelessness as well as to advocate for answers." The plan includes the following strategies in support of reaching out to homeless persons to assess their needs:

- Street-level outreach to bring people off the streets and initiate the continuum of care;
- Provide personal coaches to homeless individuals and families; and
- Expand mentoring programs available to youth

The Ten-Year Plan committee conducted a service provider survey in 2012 of 2009-2011 services to get a better understanding of the gaps and needs in services to the homeless. The following priority needs were identified in the survey:

- Funding for more paid staff to maintain and increase service levels;
- Life skills programs for participants; and
- Mental health services.

The Ten-Year Plan identifies numerous strategies to reach out to homeless persons, especially the chronically homeless persons to assess their needs. Most of the chronically homeless populations suffer from some form of mental illness.

The Plan calls for more transitional living programs for those suffering from mental illness and more permanent supportive housing units are needed for the mentally ill.

The City of Albany participates in HEART and is on the Ten-Year Plan review committee.

Addressing the emergency and transitional housing needs of homeless persons

Albany has two emergency shelters for individuals and families that can accommodate 140 people total; and a house for pregnant teens. The two emergency shelters take felons and sex offenders and families are usually referred to Community Outreach in Corvallis for shelter.

Albany needs a shelter for families with children and an interim arrangement to help stabilize these families.

Cornerstone Youth Outreach Center opened in Albany in 2012 to serve unaccompanied youth ages 12-18 struggling with issues at home. Jackson Street Youth Shelter located in Corvallis is working to establish an Albany youth shelter.

The Ten-Year Plan survey of providers found that requests for permanent housing increased while request for services of transitional housing and home ownership decreased.

Transitional housing with supportive services is needed to help transition people out of homelessness. A community planning process hosted by CSC in January 2013 asked service providers to list service needs to address homelessness and those at risk of homelessness. More transitional housing was identified as the highest need.

As noted earlier, there is need for transitional living programs for those suffering from mental illness.

Drug and alcohol addiction is a primary cause of homelessness and also a leading cause of domestic violence and sexual assault, which can lead to homeless victims. There is need for more alcohol and drug rehabilitation housing with recovery support, counseling and case management services.

The Ten-Year Plan reports a need for sex offender transitional housing for those being released from incarceration.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

According to the 2013 point in time homeless count results, the leading causes of homelessness included: unemployment, underemployment (inability to afford rent), drug and alcohol use, and poor rental history/evictions and criminal history.

Preventing homelessness and re-entry into homelessness is a primary goal of the Consolidated Plan and of the Ten-Year Plan. One Ten-Year Plan goal is to, "Increase the capacity of homeless persons for self-support through strategies that identify risk of homelessness, needs, and access to appropriate housing with suitable supportive services." Strategies to address issues related to homelessness include:

- Provide funding for drug and alcohol treatment and recovery programs;
- Increase funding to improve access to mental health services;

- Increase funding to access ongoing crisis counseling;

Agencies that work with the homeless note that homeless families and individuals often need more than 30 days to resolve homeless issues. This indicates there may be need for more emergency beds or more short-term transitional housing.

The 2012 homeless provider survey found that more rental and security deposit assistance is needed to help subsidize and stabilize persons and families transitioning out of homelessness.

More case management is needed to help persons to increase the capacity of homeless and at-risk persons to be self-supporting.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

It is much more cost-effective to keep a family or individual in their homes than to place them back into housing after a period of homelessness. One Ten-Year Plan goal is to, "Prevent people from becoming homeless by supplying services that allow them to obtain housing or maintain their current housing status." Strategies to help those at risk include:

- Dental assistance for the uninsured;
- Expanded affordable daycare opportunities;
- Foreclosure counseling or refinance assistance;
- Financial management/budgeting classes;
- Housing rehabilitation and energy-efficiency improvements to reduce monthly housing costs;
- Senior housing retrofits to help seniors age in place;
- Family caregiver support programs and other care programs that help seniors and disabled with care issues stay in their homes longer;
- Job skills training and microenterprise assistance; and
- More family wage jobs; and
- Parenting, healthy living and nutrition classes.

To prevent individuals being discharged from a public or health care institution into homelessness, there should be coordination between the institutions and potential care agencies. Linn County Mental Health works with the State Hospital to find placements for adults who are ready to transition into the community through the Community Integration Team.

To help those coming out of jail, HEART is supplying informational bags at the Linn County jail that includes referral information to help released convicts have a place to go.

SP-65 Lead Based Paint (LBP) Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint is most commonly found on windows, trim, doors, railings, columns, porches, and exterior walls, and can be found in buildings before lead-based paint was phased out of homes by 1978. Generally speaking, the older the home, the more likely it is to have lead-based paint. Albany has thousands of homes built before 1950. Lead based paint hazards are a highly likely in many of these homes as well as in those constructed through the 1970s.

Children are the most susceptible to lead poisoning as they often put their hands and other objects into their mouth, which may have lead on them. Children are more affected by lead because their growing bodies absorb more lead; their brains and nervous systems are more sensitive to the damaging effects of lead. Lead in children can cause behavioral and learning problems, slowed growth, hearing problems, headaches and damage to the brain and central nervous system. Exposure to lead is even more dangerous for unborn babies. Adults exposed to lead can suffer from reproductive problems, high blood pressure, digestive disorders, muscle and joint pain, memory and concentration problems, and nerve disorders.

The City will take the following actions to reduce lead-based paint hazards and risks during the Consolidated Plan period:

- Educate residents in dwelling units built before 1980 about lead- based paint hazards and lead-safe improvements, how to test for lead and safely remove lead-based paints with brochures published by the Environmental Protection Agency and the Oregon Health Authority;
- Maintain lead paint safety information and links to resources on the City's website;
- Housing rehabilitation and weatherization projects will test for lead and remove any lead paint hazards and that contractors are certified lead renovators;
- Stay informed about the state and federal "healthy homes" efforts and participate in emerging programs to address health hazards, improve energy efficiency, and improve physical living conditions.

How are the actions listed above related to the extent of lead poisoning and hazards?

The Linn County Health Services Department used to conducts lead paint screenings on request; however lead tests are now performed by physicians. Test results from physicians are unavailable. County staff recollects that in the many years of doing lead testing only a couple of cases of elevated blood levels were found over the past decade. That said, any case of elevated blood levels is one too many when preventive measures can be taken to reduce or eliminate lead-based paint hazards.

The state standards for blood lead levels are:

0 < 5 ug/dL: Normal

5-9 ug/dL: Level of Concern

10 to 19 ug/dL: Elevated – Public Health Action Level – Perform confirmatory test within 30 days

20 to 44 ug/dL: High – Public Health Action Level – Perform confirmatory test within 7 days

45 to 70 ug/dL: Very High – Public Health Action Level – Perform confirmatory test within 2 days

Over 70 ug/dL: Medical Emergency

How are the actions listed earlier integrated into housing policies and procedures?

The City will develop policies and procedures for housing assistance and rehabilitation grant and loan programs related to preventing lead-based paint poisoning. Primary guidance for these policies and procedures will be taken from federal requirements found at 24 CFR Part 35, "Lead-based Paint Poisoning Prevention in Certain Residential Structures," and from state requirements found at OAR 333-070, "Pre-renovation Education and Renovation, Repair and Painting Activities Involving Lead-based Paint." All owner-occupied housing loan program policies will require compliance with both state and federal lead paint regulations, and stipulate specifically that "all contractors, owners, and volunteers performing lead paint-related work on the property must have completed the applicable training requirements and must perform the work in compliance with both HUD's *Lead Safe Housing Rule* and the Environmental Protection Agency's (EPA) *Renovation, Repair, and Painting Rule*."

Summaries of these rules and their requirements for housing owners/operators/developers/sponsors will be provided in writing to entities applying for housing project funding through an applicant guidebook, and verbally through onsite inspections and evaluations of projects where lead hazards are or may be present. The lead CDBG staff is a Certified Lead Renovator and will oversee project applicants and for their contractors in these cases.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Through preparation of the Consolidated Plan, the City of Albany developed anti-poverty goals, strategies, and programs to help reduce the number of families and individuals in poverty.

The following table provides demographics of Albany's population in poverty. Albany had a poverty rate of 21% and a household poverty rate of 17.5% in the 2009-11 American Community Survey. Most households in poverty were families (61%); and 43% of the families that rented were in poverty. Albany's minority populations have a much higher incidence of poverty than those that are white, with a 46% for persons of Hispanic or Latino origin. Educational attainment is also a factor in poverty rates – 28% of persons without a high school degree or equivalent were in poverty, while only 5% of those with a bachelor's degree or higher were in poverty.

Albany Poverty Statistics, 2009-11

| Poverty Statistics 2009-2011 ACS | Total | Number in Poverty | % in Poverty |
|---|--------|-------------------|--------------|
| Total Population | 50,346 | 10,540 | 21% |
| AGE | | | |
| under 18 years | 12,645 | 4,385 | 34.7% |
| 18 to 64 years | 31,341 | 4,654 | 34.1% |
| 65 years and over | 6,360 | 501 | 7.9% |
| RACE | | | |
| White, not Hispanic or Latino origin | 41,128 | 6,950 | 16.9% |
| Hispanic or Latino origin (of any race) | 5,706 | 2,571 | 45.1% |
| Other Race | 2,394 | 1,098 | 45.9% |
| Households | 19,996 | 3,501 | 17.5% |
| Families | 12,180 | 2,145 | 17.6% |
| Owner occupied | 8,299 | 216 | 2.6% |
| Renter occupied | 4,511 | 1,929 | 42.8% |
| EDUCATIONAL ATTAINMENT (Pop. 25 yrs+) | | | |
| Less than high school grad | 3,242 | 899 | 27.7% |
| High school grad or equivalent | 8,762 | 1,532 | 17.5% |
| Some college, associate's degree | 13,683 | 1,941 | 14.2% |
| Bachelor's degree or higher | 7,525 | 383 | 5.1% |

The City's anti-poverty goals include:

- Reducing the number of Albany residents living in poverty over the Consolidated Plan period; and
- Ensuring all residents, including those in poverty, have a safe place to live, access to job training and life skills, adequate food and clothing, parenting skills and support, and educational opportunities to improve their livelihood and sustainability.

The following objectives and strategies will be developed over the five-year Plan period to reduce poverty and improve the self-sufficiency of Albany's lowest income residents.

Expand Economic Opportunities for Albany's Low Income Persons

The availability of living wage jobs is a large factor in reducing the poverty level. Linn County has one of the highest unemployment rates in Oregon at 10.5% in March 2013. The median wage of the employed population was \$27,137 in the 2009-11 American Community Survey. Very few families can afford to live on this income. The following strategies will support expanded economic opportunities.

1. Support Job Creation. The City will work with area businesses and economic development related agencies to develop or expand programs that create jobs, offer microenterprise assistance, business assistance or training.
2. Support workforce development. Education, job skills development and training are important to getting a living wage job. While there are several job training programs assisting Albany residents, there is a need to train workers for jobs in growing or emerging industries. Support activities that improve or provide access to economic opportunities for extremely low- and very low-income residents.

Provide Services that Support Self-Sufficiency

Individuals and households in poverty struggle to provide basic needs such as a safe home, heat, food, transportation, health care, and education.

1. Work with the Community Services Consortium and service providers to identify gaps in services and to coordinate programming to leverage existing funding and resources within the community.
2. Support programs that help persons improve self-sufficiency by providing access to education, employment, health care, food, and financial stability.
3. Support programs that address risk factors for homelessness such as alcohol and drug addiction and gambling.

Expand and Improve Albany's Affordable Housing Supply and Improve Living Conditions

Persons below the poverty level may live in substandard housing, or in housing that has safety issues, or is inefficient. The following strategies will be employed.

1. Support housing rehabilitation and weatherization programs that reduce monthly housing costs and improve housing conditions.
2. Support programs that prevent foreclosure.
3. Support money management and savings classes and programs.
4. Help Low-Income residents become homeowners.

How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Albany's poverty goals and programs are incorporated into the following Consolidated Plan strategies summarized below.

Expand Economic Opportunities for Low and Moderate Income Persons. The Strategic Plan and Annual Action Plan propose funding to support microenterprise training programs and to help persons launch a business, help existing and new businesses create jobs for low or moderate income persons, or to help businesses in low or moderate-income areas with building improvements or public improvements.

Expand, Maintain and Improve Existing Affordable Housing Supply. The Strategic Plan and Action Plan propose to allocate funding for housing rehabilitation for low-income households earning 60% or less of the HUD area median family income (HAMFI). Housing rehabilitation funds will be used to leverage federal weatherization grants to also improve monthly overhead costs. The City will also support creating affordable housing units through new development or acquisition and rehabilitation.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's CDBG program will be monitored periodically by HUD in order to verify that all statutory requirements are being met, and that information being reported in the City's Consolidated Annual Performance Evaluation Reports is accurate and complete.

The City of Albany Community Development Department will be responsible for monitoring the regulatory compliance of all CDBG-funded activities. The City will provide training and technical assistance to sub-recipients to ensure understanding and compliance of HUD regulations related to fair housing and meeting national objectives and other procurement and project-related requirements.

The City will use a multi-step monitoring process including the following steps:

- 1) Pre-Assessment. During the application process, sub-recipients will be evaluated on the capacity of the organization to complete the project as described and will be scored appropriately.
- 2) Monitoring. All activities will be monitored on an ongoing basis by the City of Albany. Beneficiary income verification will be conducted in the course of reviewing project applications for all housing and economic development activities under the CDBG program to ensure compliance with a National Objective. Each of the agencies receiving funding will be required to submit monthly reports documenting both the expenditures being reimbursed with CDBG funds, and the characteristics of the clients they are serving (incomes, which priority population they fall within, race and ethnicity). Agencies will provide quarterly reports on the progress they are making toward achieving the outcomes they identified in their requests for funding. A review of the sub-recipient's progress and capacity will be conducted at all stages of the activity.
- 3) Risk Analysis. Each program year, sub-recipients will be identified for additional monitoring and training.
- 4) On-Site Monitoring. In addition to ongoing monitoring, the City will conduct on-site monitoring reviews each year. These site visits review sub-recipients' records for program and/or financial compliance. A checklist will be used at these site visits.
- 5) Lead-Based Paint Monitoring. Compliance with lead paint regulations and applicable housing quality standards will be verified for each housing activity through inspections conducted prior to the provision of assistance, and then again both during construction (for interim clearance) and after construction work is complete (for final clearance) for rehab projects to which these regulations apply.

The monitoring process will be further enhanced by regular contact between the CDBG grant staff and

the CDBG sub-recipients. Constant communication and technical assistance will be offered at all stages of the program from application to close-out to ensure compliance with appropriate regulations.

The City will review and process draw requests, quarterly reports and closeout. At the end of the contract year, City CDBG staff will ensure compliance with all client demographic data reported by the CDBG sub-recipients on their quarterly reports that will become part of the annual Consolidated Annual Performance and Evaluation Report (CAPER).