



RESOLUTION NO. 6983

A RESOLUTION AMENDING ALBANY'S FY 2017-2018 ACTION PLAN FOR COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS AS ADOPTED BY RESOLUTION NO. 6590

WHEREAS, the City of Albany is entitled to annual Community Development Block Grant (CDBG) funding provided by the U.S. Department of Housing and Urban Development (HUD) to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons; and

WHEREAS, the City is required to develop a five-year strategic plan to assess housing and community development needs and set goals and priorities to address over the 2013-2017 Consolidated Plan period; and

WHEREAS, the FY 2017-2018 Action Plan describes the activities and programs that will be delivered to address priority needs and goals identified in the 2013-2017 Consolidated Plan; and

WHEREAS, the City adopted the 2017-2018 Action Plan by Resolution No. 6590 on April 26, 2017; and

WHEREAS, the 2017 Action Plan anticipated demand for down payment assistance to help low- and moderate-income residents become homeowners, yet due to the high price of housing, funds still remain in the program; and

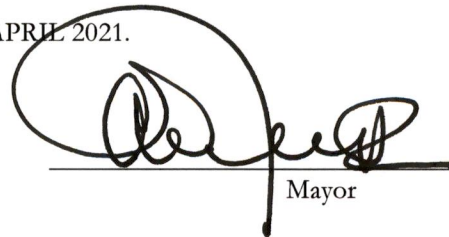
WHEREAS, there is demand for rehabilitation of housing occupied by low- and moderate-income home owners, another priority identified in the 2013-2017 Consolidated Plan; and

WHEREAS, the City provided a 30-day comment period on the proposed amendments to the 2017-2018 Action Plan; and

WHEREAS, the Albany Community Development Commission held a public meeting regarding the proposed amendments to the 2017-2018 Action Plan on April 5, 2021, and the Albany City Council held a public hearing on April 28, 2021, and all comments were accepted.

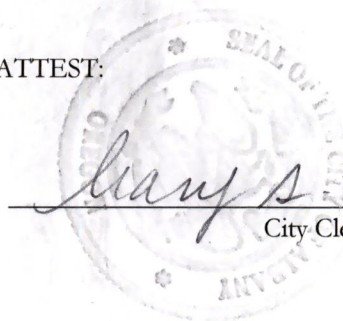
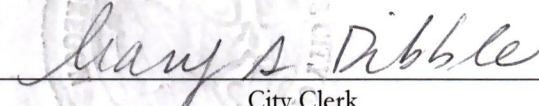
NOW, THEREFORE, BE IT RESOLVED that the Albany City Council hereby amends the FY 2017-2018 Action Plan adopted by Resolution No. 6590 as described and attached hereto as "Exhibit A."

DATED AND EFFECTIVE THIS 28TH DAY OF APRIL 2021.



Mayor

ATTEST:

City Clerk



CITY OF ALBANY

ANNUAL ACTION PLAN

FOR FISCAL YEAR 2017-2018

Substantial Amendment #1

Amendment Summary:

Increased housing prices over the last few have made it challenging for low- and moderate-income households to become homeowners even with down payment assistance. The proposed amendments would reallocate the unspent down payment assistance loan funds of \$28,200 to the housing rehabilitation loan programs and adjust performance outcomes. Both housing programs are currently managed by DevNW. DevNW staff support this amendment.

Amendments are shown using track changes formatting. Text underlined in bold red font indicates new text. Text with ~~strike out~~ formatting indicates text to be deleted.

AP-20 Annual Goals and Objectives

Goals Summary Information

2	Increase Affordable Housing Opportunities	2013	2017	Affordable Housing	Affordable Housing Condition Expand Affordable Housing Opportunities	CDBG: \$202,100	Homeowner Housing Rehabilitated: 6 Direct Financial Assistance to Homebuyers: 6 3
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AP-38 Project Summary

Project Summary Information

1	Project Name	17-18 Housing Rehabilitation Programs
	Target Area	
	Goals Supported	Affordable Housing Opportunities
	Needs Addressed	Affordable Housing Condition
	Funding	CDBG: \$144,500 \$169,700

EXHIBIT A

<p>Description</p>	<p>One of Albany's priority needs is to assist households that are experiencing housing cost burden and reduce housing expenses. Albany has large concentrations of housing units constructed before 1980 and there is need for housing rehabilitation and energy efficiency improvements. Housing units occupied by low-mod residents will be rehabilitated with either a loan program or an essential repair grant.</p>																		
<p>Target Date</p>	<p>6/30/2018</p>																		
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>These housing rehabilitation activities are anticipated to have the following outcomes:</p> <ul style="list-style-type: none"> • At least 3 4 households earning less than 80% of the area median income will benefit from a housing rehabilitation loan for comprehensive housing rehabilitation needs. • Housing rehabilitation essential repair grants are estimated to benefit at least 3 households earning less than 60% of the area median income to provide essential repairs so that the house can receive weatherization assistance. 																		
<p>Location Description</p>	<p>Multiple locations, yet to be determined.</p>																		
<p>Planned Activities</p>	<p>Willamette Neighborhood Housing Services (doing business as DevNW) will manage a revolving loan fund program that will provide no-interest deferred loans to low-mod households for housing rehabilitation and energy efficiency improvements.</p> <p>• Community Services Consortium will offer essential repairs grants up to \$10,000 for repairs that are needed to make a dwelling unit eligible for weatherization assistance. Note: CSC allocated these funds to DevNW for housing rehab.</p>																		
<p>2</p>	<table border="1"> <tr> <td data-bbox="522 1257 1010 1308"> <p>Project Name</p> </td> <td data-bbox="1010 1257 1421 1308"> <p>17-18 Home Buyer Assistance Programs</p> </td> </tr> <tr> <td data-bbox="522 1308 1010 1359"> <p>Target Area</p> </td> <td data-bbox="1010 1308 1421 1359"> <p></p> </td> </tr> <tr> <td data-bbox="522 1359 1010 1410"> <p>Goals Supported</p> </td> <td data-bbox="1010 1359 1421 1410"> <p>Affordable Housing Opportunities</p> </td> </tr> <tr> <td data-bbox="522 1410 1010 1461"> <p>Needs Addressed</p> </td> <td data-bbox="1010 1410 1421 1461"> <p>Expand Affordable Housing Opportunities</p> </td> </tr> <tr> <td data-bbox="522 1461 1010 1513"> <p>Funding</p> </td> <td data-bbox="1010 1461 1421 1513"> <p>CDBG: \$60,600 \$32,400</p> </td> </tr> <tr> <td data-bbox="522 1513 1010 1598"> <p>Description</p> </td> <td data-bbox="1010 1513 1421 1598"> <p>This project will help low- and moderate-income Albany residents become homeowners.</p> </td> </tr> <tr> <td data-bbox="522 1598 1010 1649"> <p>Target Date</p> </td> <td data-bbox="1010 1598 1421 1649"> <p>6/30/2018</p> </td> </tr> <tr> <td data-bbox="522 1649 1010 1810"> <p>Estimate the number and type of families that will benefit from the proposed activities</p> </td> <td data-bbox="1010 1649 1421 1810"> <p>This activity is expected to benefit 6 low-mod households become homeowners.</p> </td> </tr> <tr> <td data-bbox="522 1810 1010 1862"> <p>Location Description</p> </td> <td data-bbox="1010 1810 1421 1862"> <p>Not identified.</p> </td> </tr> </table>	<p>Project Name</p>	<p>17-18 Home Buyer Assistance Programs</p>	<p>Target Area</p>	<p></p>	<p>Goals Supported</p>	<p>Affordable Housing Opportunities</p>	<p>Needs Addressed</p>	<p>Expand Affordable Housing Opportunities</p>	<p>Funding</p>	<p>CDBG: \$60,600 \$32,400</p>	<p>Description</p>	<p>This project will help low- and moderate-income Albany residents become homeowners.</p>	<p>Target Date</p>	<p>6/30/2018</p>	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>This activity is expected to benefit 6 low-mod households become homeowners.</p>	<p>Location Description</p>	<p>Not identified.</p>
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<p>Planned Activities</p>	<p>*Willamette Neighborhood Housing Services (doing business as DevNW) will provide "Extra Step Down Payment" assistance to Albany residents to help them qualify for a mortgage. The down payment assistance is structured as a \$10,000 zero-percent deferred loan.</p> <p>*Linn Benton Housing Authority will provide small grants down payment assistance to clients in the Family Self Sufficiency Program who have set goals to move off of public assistance and become home owners. —Note: LBHA returned these funds, and they were allocated to DevNW for the same purpose.</p>
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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In this section of the Plan, HUD asks jurisdictions to indicate the number of households that will be assisted with an affordable housing program such as rental assistance, housing rehabilitation, or new housing.

The City of Albany’s low-income housing rehabilitation program will help improve the quality and livability of Albany’s existing affordable housing stock. The housing rehabilitation programs will continue in FY 17-18 and the City will fund ~~two different~~ **a** down payment assistance programs to promote home ownership (acquisition of existing units).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	942
Special-Needs	0
Total	942

Table 1 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	36
Total	942

Table 2 - One Year Goals for Affordable Housing by Support Type