



2025 – 2029 Consolidated Plan

2025 Annual Action Plan

Table of Contents

The Process	1
Executive Summary	18
Needs Assessment	1
Overview	1
Housing Needs Assessment	3
Disproportionately Greater Need: Housing Problems.....	17
Disproportionately Greater need: Severe Housing Problems	21
Disproportionately Greater need: Housing Cost Burdens	24
Disproportionately Greater need: Discussion.....	25
Public Housing.....	26
Homeless Needs Assessment.....	32
Non-Homeless Special Needs Assessment	38
Non-Housing Community Development Needs.....	41
Housing Market Analysis	1
Overview	1
Number of Housing Units	3
Cost of Housing	8
Condition of Housing	15
Public and Assisted Housing	19
Homeless Facilities and Services.....	23
Special Needs Facilities and Services	26
Barriers to Affordable Housing	29
Non-Housing Community Development Assets	30
Broadband Needs of Housing Occupied by Low-and Moderate-Income Households	39
Hazard Mitigation	46

Table of Contents (continued)

Strategic Plan.....	1
Overview	1
Geographic Priorities	2
Priority Needs	3
Influence of Market Conditions	9
Anticipated Resources	11
Institutional Delivery Structure.....	14
Goals Summary	18
Public Housing Accessibility and Involvement.....	26
Lead Based Paint Hazards	28
Anti-Poverty Strategy.....	30
Monitoring	32
Annual Action Plan.....	1
Expected Resources	1
Annual Goals and Objectives	4
Projects	7
Project Summary.....	9
Geographic Distribution.....	15
Public Housing.....	16

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SALEM	
CDBG Administrator	SALEM	Community Planning and Development Department
HOPWA Administrator		
HOME Administrator	SALEM	Community Planning and Development Department
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Michael Brown, City of Salem
Manager of Housing Production Programs and Incentives
350 Commercial St NE
Salem OR 97301
mbrown@cityofsalem.net
503 540 2471

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise 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 (91.215(I)).

NA

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 engaged the Continuum of Care (CoC) throughout the Consolidated Plan process by attending a CoC membership meetings and conducting a 1:1 stakeholder session with the CoC lead staff to stay abreast of community resources and gaps. In addition, the City reached out to CoC members and board members to conduct one-on-one stakeholder interviews, ensuring in-depth perspectives on homelessness response and service coordination. Point-in-Time Count, Housing Inventory Count, and Annual Community Needs Assessment data were analyzed to identify gaps in resources and inform strategy development. This comprehensive engagement ensured that CoC expertise and data shaped both the strategic direction and actionable objectives of the Plan.

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

NA

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SALEM HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted individually to identify challenges, emerging needs, and resource gaps for the Salem Housing Authority. The City of Salem works closely with the Housing Authority and will assist with addressing identified needs.
2	Agency/Group/Organization	Grant Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted during a regularly scheduled meeting. A presentation to provide an overview of the Consolidated Plan process was provided. The question-and-answer session and input from attendees were recorded.

3	Agency/Group/Organization	Southwest Association of Neighbors
	Agency/Group/Organization Type	Neighborhood Association Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted during a regularly scheduled meeting. A presentation was provided to provide an overview of the Consolidated Plan process. The question-and-answer session and input from attendees were recorded.
4	Agency/Group/Organization	North Lancaster Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted during a regularly scheduled meeting. A presentation was delivered to outline the Consolidated Plan process. The question-and-answer session and attendees' feedback were documented.
5	Agency/Group/Organization	Northeast Neighbors Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted during a regularly scheduled meeting. A presentation to provide an overview of the Consolidated Plan process was provided. The question-and-answer session and input from attendees were recorded.
6	Agency/Group/Organization	Polk County Behavioral Health
	Agency/Group/Organization Type	Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided an opportunity for the agency to share insights on service delivery challenges, emerging needs, and resource gaps in Behavioral Health.
7	Agency/Group/Organization	Polk County Alcohol and Drug Prevention Coordinator
	Agency/Group/Organization Type	Services-Children Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.

8	Agency/Group/Organization	Union Gospel Mission Simonka Place
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Temporary Shelter
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps for the at-risk and or homeless women and children it serves.
9	Agency/Group/Organization	Curandi
	Agency/Group/Organization Type	Service Referral Network
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps as a convenor and connector of services in Marion County.
10	Agency/Group/Organization	Marion County Community & Provider Services
	Agency/Group/Organization Type	Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps as a convenor and connector of OHP members who are assigned to the managed behavioral health care organization Mid-Valley Behavioral Care Network (MVBCN) in Marion County.
11	Agency/Group/Organization	Substance Use Counselor Kaiser
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Substance Abuse
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
12	Agency/Group/Organization	Shangri-La
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps for individuals with disabilities.

13	Agency/Group/Organization	CATHOLIC COMMUNITY SERVICES FOUNDATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps within the broad array of services Catholic Community Services provides.
14	Agency/Group/Organization	Oregon Department of Human Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Other government - State

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps within the broad array of services Oregon DHS provides.</p>
<p>15</p>	<p>Agency/Group/Organization</p>	<p>Marion County Health and Human Services</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Health Agency Other government - County</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps within the broad array of services Marion County Health and Human Services provides.
16	Agency/Group/Organization	Northwest Human Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.

17	Agency/Group/Organization	Marion County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps related to Housing in Marion County.
18	Agency/Group/Organization	Mid-Willamette Valley Community Action Agency
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
19	Agency/Group/Organization	Salem Leadership Foundation
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.

20	Agency/Group/Organization	Family and Community Outreach Polk County
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
21	Agency/Group/Organization	Sheltering Silverton
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
22	Agency/Group/Organization	Center for Hope and Safety
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
23	Agency/Group/Organization	Marion and Polk Early Learning Hub
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps.
24	Agency/Group/Organization	Fair Housing Council of Oregon
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through local community meetings and targeted interviews. These engagement efforts provided the agency with an opportunity to share insights on fair housing issues, emerging needs, resource gaps, and patterns/trends of housing discrimination. They also provided information on landlord and tenant education and fair housing training programs held within the jurisdiction over the last 5 years.
25	Agency/Group/Organization	SALEM-KEIZER SCHOOL DISTRICT
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Mckinney-Vento Program
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted through local community meetings. These engagement efforts provided the agency with an opportunity to share insights on service delivery challenges, emerging needs, and resource gaps within the broad array of services provided to McKinney-Vento eligible families.</p>
---	---

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

None to report.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MidOWillamette Valley Homeless Alliance	Developing and preserving affordable housing directly supports a Continuum of Care's mission by reducing the risk of homelessness and providing the stable, long-term housing central to the Housing First approach. Ensuring a diverse stock of affordable units helps individuals exit shelters more quickly and remain housed, while preservation efforts protect existing homes that Salem residents rely on. Affordable housing projects often integrate or coordinate wrap-around services such as case management and employment support that CoCs fund, strengthening service delivery. Joint investments in supportive services are critical to keeping residents housed in safe places

Table 3 – Other local / regional / federal planning efforts

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(l))

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Salem's 2025 – 2029 Consolidated Plan is a five-year strategic plan that provides an outline of actions for the community as it works toward meeting the housing and community development needs of its low—and moderate-income and special-needs households. The plan's development includes a profile of the community and its economy, assessing housing and community development needs, and developing long-range strategies to meet those needs.

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal funds under HUD's formula grant program for jurisdictions;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance, tracking success, and determining the course of future Consolidated Plans.

The Consolidated Plan for the fiscal years 2025-2029 was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. HUD Comprehensive Housing Affordability Strategy (CHAS), American Community Survey (ACS), and Census data were used to help assess the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by Salem's residents. The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

The City's Needs Assessment was conducted in a variety of ways, including online surveys, data review and analysis, and by holding community meetings to receive citizen input about housing and community development needs. In addition, the City of Salem used the prepopulated data sets provided by HUD including the 2016-2020 American Community Survey (ACS) data and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. Base year data includes the prepopulated 2005-2009 data sets provided by HUD for use in making longitudinal comparisons. Additionally, the City of Salem is part of the Mid-Willamette Valley Homeless Alliance ("Alliance"), which serves Marion and Polk County. Data for the development of the needs for the homeless in the area have been obtained from the Alliance. Information was also gathered input sessions and interviews with various social service agencies, housing providers, city staff, and resident survey comments.

Key definitions for Needs Assessment:

Small Family Households (2 persons, neither person 62 years or over, or 3 or 4 persons)

Large Family Households (5 or more persons)

Elderly – People aged 62 and up. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly." Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups.

Key data from the 2016-2020 US Census, American Community Survey (ACS)

Salem, OR had a population of 171,805 as of the 2020 Census, with 62,990 households. The median age of residents is 36.4 years and the **average household size of 2.5 people**. **43% of households are married-couple families**, while 13% are householders living alone. 30% of households include individuals under the age of 18, and 30% of individuals are 65 years of age and older.

Race and Ethnicity Composition (ACS, 2023)

- **24% of residents identify as Hispanic or Latino**

- Among those reporting one race alone:
- **69% are White, 1.7% are Black/African American, 11% as “other” race, 3.2% are Asian, 1.4% Native Hawaiian/Other Pacific Islander, and 1.6% are American Indian/Alaska Native.**
- 12% of residents report more identifying as more than one race.
- **23% of households speak another language than English at home; Spanish is the most commonly spoken language after English.**

Economic Landscape

Salem’s **median household income of \$72,827 is lower than the state median of \$80,160.** The City’s **poverty rate stands at 14.6%**, just over the state average (12.2%). Children under 18 (16.8%) are particularly affected by poverty. The City has a **61.1% employment rate**, compared to 60% employment rate for Marion County and 59% employment rate for the State of Oregon. Salem's largest employment industries are education services, and health care and social assistance. Salem's economy seems to be on track of sustained employment growth; large wage increases are stimulating employment growth in some but now not all pandemic-affected industries (*Unemployment low in Salem*, Salem Reporter, 10/15/24).

Housing Market

Salem has **67,411 total housing units**, with a **vacancy rate of 4.6%**. The **homeownership rate is 57.2%**. The **median rent is \$1,425**, which is lower than the state median of \$1,481, but **cost burdens remain high. 76% of extremely low-income households (<30% HAMFI) are renters, and 50% of renters are cost-burdened or severely cost burdened (paying over 30% of income on housing).** 26% of owner-occupied housing has at least one housing condition, as defined by HUD; 53% of renter-occupied housing as at least one housing condition. **53% of owner occupied homes and 57% of renter-occupied homes were built before 1980.** The age of the housing stock and rates of occupied units with a housing condition raises concerns about infrastructure and exposure to lead-based paint.

Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Needs Assessment relies heavily on prepopulated tables provided to entitlement communities by HUD. The data sets utilized are primarily CHAS, ACS, and HUD-adjusted median family incomes (HAMFI).

Comprehensive Housing Affordability Strategy (CHAS)

In 1990, Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a Comprehensive Housing Affordability Strategy (CHAS). The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households.

To support this analysis, HUD and the Census Bureau produced custom tabulations of the 1990 Census that provided grantees with information about low- and moderate-income households' housing needs. As a planning document, the CHAS was superseded in 1995 by the Consolidated Plan, but the Census data's custom tabulations continue to be known as the "CHAS data." The CHAS data were updated following the Census 2000, and in 2009 they were updated to rely on the American Community Survey (ACS), the Census Bureau's new annual survey that replaced the long form of the decennial Census. The ACS data used in the auto-populated tables includes data from 2016-2020 CHAS. The CHAS data combine ACS microdata with HUD-adjusted median family incomes (HAMFI) to estimate the number of households that qualify for HUD assistance. The CHAS data also incorporate household characteristics (race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

HUD-Adjusted Median Family Incomes (HAMFI)

If the terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS, assume it refers to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 80% of the Housing Affordability Median Income for the area.

Income Category

Extremely low-income is below 30% HAMFI

Very low-income is between 31% - 50% HAMFI

Low income is between 51% - 80% HAMFI

Low- and middle-income is between 81% - 100% HAMFI

Upper income is greater than 100% HAMFI

The most relevant income category is at or below 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as **low- to moderate-income**.

HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

A family in Salem is considered low- to moderate-income (80% HAMFI) if their annual income is:

- \$51,900 as a single-person household
- \$59,300 as a two-person household
- \$66,700 as a three-person household
- \$74,100 as a four-person household
- \$80,050 as a five-person household
- \$86,000 as a six-person household

US Census estimates the population of **Salem at 160,005 in 2009** and counts **171,805 for 2020**. Salem's **population change increased by 7%** over that period, compared to a population increase of 6.3% nationwide.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	160,005	171,805	7%
Households	57,730	62,990	9%
Median Income	\$47,191.00	\$58,726.00	24%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,005	8,110	11,785	6,965	28,125
Small Family Households	1,930	2,710	3,400	2,995	13,385
Large Family Households	575	949	1,665	560	2,215
Household contains at least one person 62-74 years of age	2,525	1,635	2,330	1,640	7,090
Household contains at least one person age 75 or older	1,040	1,260	1,750	590	2,510
Households with one or more children 6 years old or younger	1,354	1,670	1,809	929	3,004

Table 2 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	250	255	235	40	780	30	0	0	10	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	174	230	145	25	574	0	20	115	4	139
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	325	485	364	160	1,334	0	65	320	70	455
Housing cost burden greater than 50% of income (and none of the above problems)	3,755	1,690	295	4	5,744	1,330	915	570	190	3,005

	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
Housing cost burden greater than 30% of income (and none of the above problems)	730	2,220	2,635	375	5,960	275	720	1,645	1,035	3,675
Zero/negative Income (and none of the above problems)	340	0	0	0	340	190	0	0	0	190

Table 3 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,500	2,660	1,035	230	8,425	1,360	1,000	1,005	280	3,645
Having none of four housing problems	1,485	2,920	5,860	2,725	12,990	650	1,530	3,875	3,735	9,790
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 4 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,370	1,910	895	4,175	355	365	565	1,285
Large Related	475	595	220	1,290	35	180	530	745
Elderly	1,834	989	585	3,408	1,005	830	995	2,830
Other	1,550	1,215	1,420	4,185	220	285	260	765
Total need by income	5,229	4,709	3,120	13,058	1,615	1,660	2,350	5,625

Table 5 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	780	780	330	215	0	545
Large Related	0	0	85	85	35	100	40	175
Elderly	1,445	514	255	2,214	785	440	380	1,605
Other	0	1,315	670	1,985	190	0	0	190
Total need by income	1,445	1,829	1,790	5,064	1,340	755	420	2,515

Table 6 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person 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
NUMBER OF HOUSEHOLDS										
Single family households	475	735	289	165	1,664	0	35	340	74	449

Multiple, unrelated family households	29	0	170	20	219	0	55	80	0	135
Other, non-family households	0	10	45	0	55	0	0	10	0	10

	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
Total need by income	504	745	504	185	1,938	0	90	430	74	594

Table 7 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 8 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

30% of householders live alone (single person households):

- 23% of owner occupied units live alone; compared to **nearly 38% of renter occupied units** are living alone
- Householder living alone are **most likely to be between the ages of 35-64 years old (11.8%) or be 65 years and over (12%)** of all occupied housing units. Only 5.7% of those 15-34 years old are living alone.

Single-person households in Salem, particularly the elderly, low-income individuals, and those with disabilities, face significant housing challenges. Ongoing efforts by the city aim to alleviate these issues, but continued focus and resources are necessary to meet the growing demand for affordable, accessible housing that meets the needs of small households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence

According to the Annual Community Needs Assessment (2023), Mid-Willamette Valley Homeless Alliance (Alliance) identifies survivors of domestic violence as one of many specific populations that have unique needs and require targeted service interventions. In this assessment, more than 4,400 Marion-Polk residents were assessed as homeless in need of housing July 1, 2022-June 30, 2023. Of the adults

(over the age of 18) assessed, **nearly 32% were fleeing domestic violence**. Last year, the Center for Hope and Safety received approximately 2,000 calls from City of Salem residents requesting domestic violence services.

Individuals and households needing domestic violence services may find support at the Center for Hope and Safety. CFHS serves victims and survivors of domestic violence, sexual assault, stalking and human trafficking. Services include:

- Hotline – 24-hour advocacy, safety planning, and shelter screening

- Shelter – a safe and secret place for survivors to stay; shelter guests are provided food, clothes, linens, and hygiene products. Shelter advocates offer peer-counseling, advocacy, and referrals to other community resources.
- Advocacy and Support – Advocates provide survivors and those supporting them (family members, friends, etc.) with information and choices.

The Continuum of Care consults with the Center for Hope and Safety and Sable House (located in Dallas, OR) to ensure the region’s housing and services are trauma informed, survivor driven, and can meet survivor needs. **The community consensus is there are currently insufficient resources to meet the demand for domestic and sexual violence services.** A potential improvement to the situation would be for all service providers to gain the skills needed to provide trauma-informed services (Annual Community Needs Assessment, 2023). Consultation with the Center for Hope and Safety indicated a critical need for additional shelter beds as the shelter consistently remains full.

Disability

Federal nondiscrimination laws define a person with a disability to include any: (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment. In general, a physical or mental impairment includes, but is not limited to, examples of conditions such as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism. In general, the definition of “person with a disability” does not include current users of illegal controlled substances but does provide protections for individuals with drug or alcohol addiction. Individuals would also be protected under Section 504 and the ADA if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The American Community Survey (ACS) estimates that 14.72% of the population in Salem has a disability, compared to a national average of 13.4%. Additionally, 38% of Salem residents over the age of 65 have a reported disability. US Census Data estimates that in 2020 the poverty rate for people with disabilities is approximately 27%, compared to 11% for persons without disabilities. Data from the National Disability Institute (NDI) shows that individuals with disabilities face higher levels of unemployment, lower education attainment, and more significant barriers to economic participation, contributing to this intersection of poverty and disability.

The City consulted with Shangri La, a service provider which serves individuals with disabilities or disadvantages. Shangri-La offers a range of programs and services, aimed at helping individuals reach their full potential:

- Residential Services include supportive residential living settings for people with ID/DD or mental illness; rent and utility assistance for qualifying households; tenant education programs.
- Employment Services include skill development and employment supports to individuals with documented ID/DD; services to help parent overcome barriers to employment as well as teen parent and youth career exploration services.
- Day Services include daily activities that promote skill-building that promote independence, provide exploration of individual interests, and build relationships.
- Clinical Services include a variety of trauma-informed outpatient mental health services.

Consultation with Shangri-La revealed deep concerns around housing affordability for both renters and homeowners. There is concern that the resources that are available to assist with housing affordability are not as flexible as they need to be and are often time limited.

An important component of assisting households that include someone living with a disability is to ensure connections to income supports and mainstream benefits. Individuals with disabilities can receive support at Shangri-La.

What are the most common housing problems?

The most common housing problem in the City of Salem continues to be housing affordability. Data on the share of households that are cost-burdened at the regional and national levels can provide a useful context for understanding the extent of which the jurisdiction's affordability challenges. In Salem, the share of renter households that are moderately or severely cost burdened **increased from 49.7% in 2018 to 54.1% in 2023**. Notably, this is higher than the national average (46.9%).

Additionally, housing data highlights the lack of affordable and ADA-compliant housing across the nation. In “The State of the Nation’s Housing” 2022 report, it’s reported that a “vast majority of US homes lack basic accessibility features – such as no-step entryway and grab bars in the bathroom – that older adults and people with disabilities often need to live safely in their homes.”



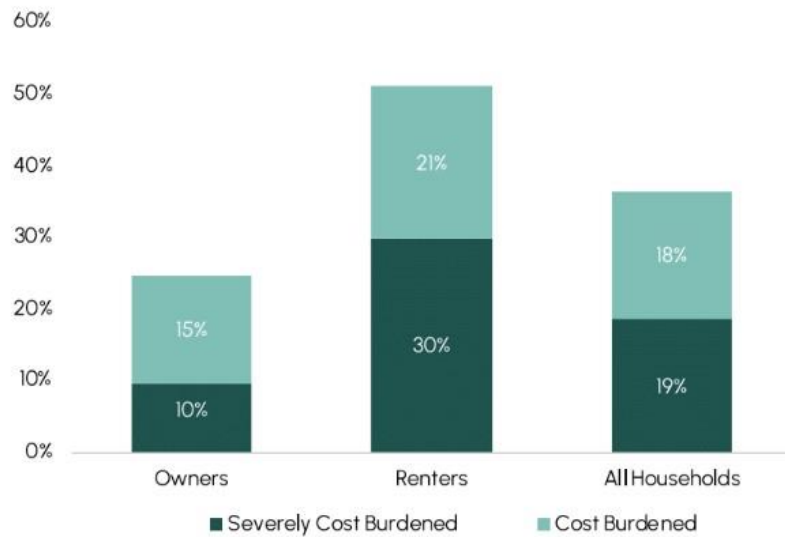
Source: Census
2014-2018 - 2019-2023 Data Contains: 1 City

Renters were much more likely to be cost burdened than homeowners in Salem.

About 51% of Salem’s renters experienced some form of cost burden, compared to 25% of homeowners.

About 30% of Salem’s renters were severely cost burdened, meaning they paid 50% or more of their gross income on housing costs.

Exhibit 81. Housing Cost Burden by Tenure, Salem, 2022



Source: U.S. Census Bureau, 2022 ACS Tables B25091 and B25070.

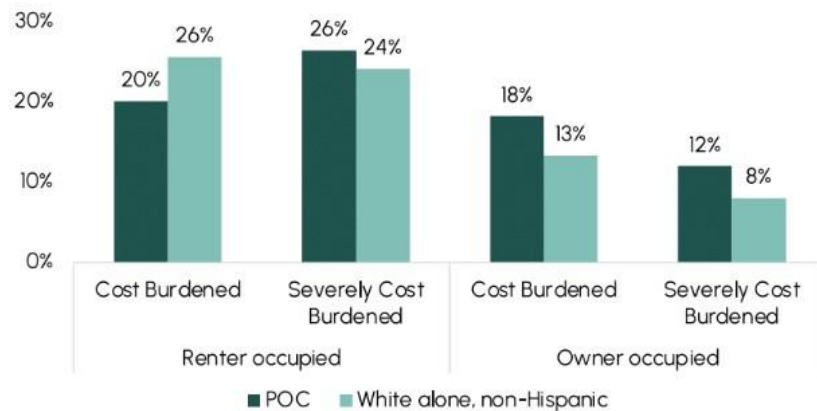
Are any populations/household types more affected than others by these problems?

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

The greatest housing needs in Salem exist among renters, particularly those with incomes at or below 30% of AMI. People of color renting in Salem are also most likely to experience cost burden:

People of color renting in Salem experience the highest rates of severe cost burden, and owner occupied households headed by a person of color are more likely to experience cost burden than white owner occupied households.

Exhibit 84. Cost Burdened by Tenure for POC, White non-Hispanic, and All Households, Salem, 2016-2020



Source: CHAS Table 9.

Which households can have worst-case needs?

By definition, households that can have worst-case needs are households that—

1. Are renters.
2. Have *very low incomes*—incomes of no more than 50 percent of the area median income (adjusted for family size).
3. Do not receive housing assistance.

Priority problems trigger worst-case needs

Two types of priority problems determine whether households have worst-case needs:

1. *Severe rent burden* means that a renter household pays more than one-half of its income for gross rent (rent and utilities).
2. *Severely inadequate housing* refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

"*Worst Case Housing Needs, 2019 Report to Congress*" U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Additionally, **Elderly households**, both renters and homeowners, especially those earning 0-30% AMI, are likely to be disproportionately affected by severe housing problems. Housing affordability and home repair assistance programs that address aging in place should also be prioritized.

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

The **McKinney-Vento Act**, which later became part of the No Child Left Behind Act (NCLB), mandates protections and services for homeless children and youth, including those with disabilities. The 2004 reauthorization of Individuals with Disabilities Education Act also includes amendments that reinforce

timely assessment, inclusion, and continuity of services for homeless children and youth with disabilities.

McKinney-Vento Definition of Homelessness is anyone who lacks a fixed, regular, and adequate nighttime residence, including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, and camping grounds due to a lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live
- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

The major causes of homelessness for children in the U.S. involve both structural and individual factors, including:

- the nation's persistently high rates of poverty for families;
- a lack of affordable housing across the nation;
- continuing impacts of the Great Recession;
- racial disparities in homelessness;
- the challenges of single parenting; and
- the ways in which traumatic experiences, especially domestic violence, precede and prolong homelessness for families.

"America's Youngest Outcasts - A Report on Child Homelessness" American Institutes for Research, 2014.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers found that children are also highly resilient. Differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, are more likely to be expelled or drop out of school, and have lower academic performance.

"National Alliance to End Homelessness"

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:

Estimates of the at-risk population were made based on various information sources. Census, ACS, CHAS, and Point-in-Time Homeless data are used when available. Information from agencies providing at-risk services was requested based on current program usage. The City of Salem is not using any definitions or methodologies outside of HUD practices.

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

Housing cost burden continues to be a primary risk for low-income individuals and families with children at risk of experiencing homelessness. The National Alliance to End Homelessness states that "low-income households are typically unemployed or underemployed due to many factors, such as a challenging labor market, limited education, a gap in work history, a criminal record, unreliable transportation or unstable housing, poor health, or a disability. For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs. The typical American worker has seen little to no growth in his/her weekly wages over the past three decades. Too little income combined with the dwindling availability of low-cost housing leaves many people at risk for becoming homeless."

Other than income, some other characteristics can also predispose an individual or household to homelessness, including:

- Persons leaving institutions: detox, mental hospitals, prisons, etc.
- Persons with mental and behavioral health issues or disabilities, including substance abuse disorders
- Households paying more than 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (persons with AIDS, disabilities, illicit drug or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- People who are doubling up in unstable living arrangements (and cannot be counted as homeless)
- Families living below the poverty level

Households that exhibit one or more of these characteristics constitute a population that is "at-risk" of becoming homeless. These individuals and families are at risk of becoming homeless because they have a lesser chance of making economic improvements in their lives.

Discussion

Housing is Out of Reach

There is a significant gap between renters' wages and the cost of rental housing across the United States. A full-time worker needs to earn an hourly wage of \$32.34 on average to afford a two-bedroom rental home in the state of Oregon. This "Housing Wage" for a two-bedroom home is \$17.64 higher than the Standard Oregon minimum hourly wage of \$14.70.

Renters with the lowest incomes face the greatest challenge in finding affordable housing. **The average minimum wage worker in Oregon would need to work 74 hours per week to afford a one-bedroom rental home at the average fair market rent. A full-time worker needs to earn an hourly wage of \$27.08 to afford a one-bedroom rental home.**

Many occupations do not earn enough annually to afford housing. The median hourly wage for the

following positions reflects the shortfall:

- Waiters and Waitresses - \$15.32
- Fast Food and Counter Workers - \$15.75
- Cashiers - \$16.41
- Retail Salespersons - \$17.36
- Cooks, Restaurant - \$18.07
- Home Health and Personal Aides - \$18.95
- Nursing Assistants - \$22.78

"Out of Reach 2024" National Low Income Housing Coalition

Exhibit 3. Financially Attainable Housing in Salem by Area Median Income (AMI) for Salem MSA (\$91,300)



Source: U.S. Department of Housing and Urban Development, Salem MSA, 2024. U.S. Bureau of Labor Statistics, 2023. Note: The estimates of affordable home sales prices below are rough estimates. Affordability will vary for each borrowing household, based on interest rates, loan term, down payment, and similar factors. These sales prices are illustrative estimates and do not make assumptions about interest rates, amount of down payment, whether mortgage insurance will be required, or other factors that are unique to an individual household's mortgage.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

CDBG entitlement communities are to provide an assessment for each of the disproportionately greater needs identified below. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provides information for the City of Salem that can be useful in describing the overall need.

Income Category

- Extremely low-income below 30% HAMFI
- Very low-income 31% - 50% HAMFI
- Low income 51% - 80% HAMFI
- Low- and middle-income 100% HAMFI
- Upper income above 100% HAMFI

The most relevant thresholds are below 80% of HAMFI because most HUD programs base eligibility on these thresholds.

Housing Problems

There are four housing problems in the CHAS data:

- The housing unit lacks complete kitchen facilities
- The housing unit lacks complete plumbing facilities;
- Household is overcrowded
- Household is cost-burdened.

A household is said to have a housing problem if they have one or more of these four problems.

HUD defines overcrowding as:

- Overcrowding - More than one person per room.
- Severe overcrowding - More than 1.5 persons per room.

HUD defines cost burden as:

- Cost burden - Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden - Monthly housing costs (including utilities) exceeding 50% of monthly income.

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	6,870	1,130	0
White	4,990	565	0
Black / African American	185	0	0
Asian	170	50	0
American Indian, Alaska Native	135	15	0
Pacific Islander	15	0	0
Hispanic	1,130	430	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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%

30%-50% 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	6,590	1,515	0
White	4,555	1,165	0
Black / African American	90	0	0
Asian	120	40	0
American Indian, Alaska Native	50	4	0
Pacific Islander	115	0	0
Hispanic	1,405	284	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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%

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	6,320	5,465	0
White	4,760	3,915	0
Black / African American	25	100	0
Asian	95	130	0
American Indian, Alaska Native	34	4	0
Pacific Islander	70	55	0
Hispanic	1,250	829	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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%

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	1,915	5,050	0
White	1,295	4,100	0
Black / African American	70	0	0
Asian	45	115	0
American Indian, Alaska Native	0	80	0
Pacific Islander	10	15	0
Hispanic	430	635	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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%

Discussion

No specific race/ethnicity is disproportionately impacted by housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Severe housing problems include:

- Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50% of income

The "2019 County Health Ranking Key Report" by the Robert Wood Johnson Foundation found that "many households are just one unforeseen event – an illness, job loss, financial crisis, or even a drop-in hour at work – from losing their home. The risk for homelessness is especially high for low-income families spending more than half of household income on housing costs. Families that face insecure housing, forced moves, or homelessness are more likely to experience poor mental or physical health and preventable hospitalizations. For children in these families, experiencing homelessness can also be harmful to brain and body function and development, with lifelong and cumulative negative health outcomes for the child, the family, and the community."

0%-30% of Area Median Income

Severe 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	5,860	2,135	0
White	4,145	1,410	0
Black / African American	185	0	0
Asian	140	80	0
American Indian, Alaska Native	125	25	0
Pacific Islander	15	0	0
Hispanic	1,070	490	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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%

30%-50% of Area Median Income

Severe 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	3,660	4,450	0
White	2,355	3,360	0
Black / African American	60	29	0
Asian	75	90	0
American Indian, Alaska Native	50	4	0
Pacific Islander	115	0	0
Hispanic	830	855	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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%

50%-80% of Area Median Income

Severe 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	2,040	9,735	0
White	1,365	7,315	0
Black / African American	0	125	0
Asian	10	215	0
American Indian, Alaska Native	15	23	0
Pacific Islander	70	55	0
Hispanic	580	1,499	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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%

80%-100% of Area Median Income

Severe 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	510	6,460	0
White	210	5,195	0
Black / African American	55	15	0
Asian	4	150	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	25	0
Hispanic	200	860	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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%

Discussion

Within this category bracket, **there are no populations disproportionately experiencing severe housing problems.**

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section evaluates the housing cost burden through a race and ethnicity lens. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For homeowners, housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent. The tables display cost burden information for the City of Salem and each racial and ethnic group.

Cost Burden is described in the tables as:

- No cost burden (less than 30%)
- Cost burden (30-50%)
- Severe cost burden (more than 50%)
- No/negative income. No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. These households are not included in the other two categories but still require housing assistance and are counted separately.

The 30-percent rule — that a household should spend no more than 30 percent of its income on housing costs — has long been accepted in academic circles and is often included in blogs and websites on family budgeting. A recent Business Week article, however, argues that the 30-percent rule is “nearly useless.” The authors suggest that calculating housing cost burden using only income ratios oversimplifies the issue of housing affordability. Frank Nothaft, chief economist at Freddie Mac, is quoted in the article as saying, “If your income is \$500,000 a year, you can pay 40 percent and still have money left. But if your income is \$20,000 a year, it will be hard to make ends meet if you’re paying 30 percent of your income on rent.”

Data from the American Housing Survey and the American Community Survey indicate that severe rental burdens disproportionately impact poor families. The Worst Case Housing Needs surveys the number of very low-income families (those earning less than 50 percent of the area median income) who pay more than half their income in rent, have substandard housing conditions, or both. (*Rental Burdens: Rethinking Affordability Measures*, HUD PD&R Edge)

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	40,850	11,610	9,965	560
White	32,175	8,860	7,095	145
Black / African American	350	110	300	0
Asian	1,130	215	220	50
American Indian, Alaska Native	325	29	190	0
Pacific Islander	320	60	95	0
Hispanic	5,275	1,955	1,725	300

Table 17 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

When examining the cost burdened category (spending 30–50% of income on housing costs) and the extremely cost burdened category (spending more than 50% of income), no racial or ethnic group meets the formal HUD definition of being *disproportionately impacted* based on the threshold methodology. However, it is important to note that marginalized communities still experience higher rates of cost burden:

- **54%** of Black/African American residents
- **40%** of American Indian/Alaska Native residents
- **40%** of Hispanic residents
- **33%** of Pacific Islander residents
- **27%** of Asian residents
- **33%** of White residents

are cost burdened or extremely cost burdened. These figures illustrate persistent racial disparities in housing affordability, even if they do not meet HUD’s statistical definition of “disproportionate impact.”

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data shows that extremely low-income (0-30% of Area Median Income) and low-income (31-50% of Area Median Income) households are significantly more likely to encounter at least one severe housing problem, such as cost burden, overcrowding, or substandard housing conditions. While not disproportionately impacted as defined by HUD, members of the BIPOC community are far more likely to experience a housing cost burden. These groups face the greatest challenges in accessing affordable housing, underscoring the need for targeted interventions to address their specific housing needs. For BIPOC households, who may already face systemic barriers to economic opportunity, these housing challenges can further entrench disparities in wealth, health, and overall stability. Addressing housing cost burden is crucial to breaking the cycle of poverty and promoting equitable access to safe, affordable homes.

If they have needs not identified above, what are those needs?

In general, housing cost burden is more likely experienced by marginalized City residents who identify as BIPOC and/or are very extremely low or low income than the overall population.

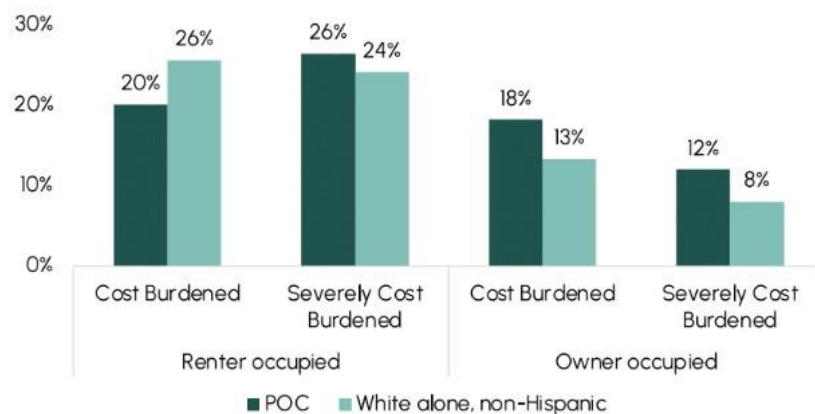
The following needs remain:

- More outreach to these marginalized groups on Fair Housing Choice.
- More outreach to the rental agencies and property managers on Fair Housing Choice.
- Additional supports to ensure that these renters and homeowners have access to resources and funding for to ease cost burden, overcrowding, and address substandard living conditions.

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

People of color renting in Salem experience the highest rates of severe cost burden, and owner occupied households headed by a person of color are more likely to experience cost burden than white owner occupied households.

Exhibit 84. Cost Burdened by Tenure for POC, White non-Hispanic, and All Households, Salem, 2016-2020



Source: CHAS Table 9.

NA-35 Public Housing – 91.205(b)

Introduction

Salem Housing Authority's mission is to assist low- and moderate-income families to achieve self-sufficiency through stable housing, economic opportunity, community investment, and coordination with social service providers. Established in 1969 under provisions of Oregon state law, Salem Housing Authority serves approximately 9,000 Salem area residents within Salem/Keizer's Urban Growth Boundary with safe and affordable rental housing assistance. Salem Housing Authority is committed to building a stronger community through public housing, housing choice vouchers, affordable housing, and supportive services. SHA serves families, individuals, people with disabilities, and senior citizens through various housing and related services:

Housing Choice Voucher: provides rental assistance to very low-income families, the elderly, and individuals with disabilities, enabling them to afford safe and sanitary housing in the private market. Participants pay a portion of their income toward rent, and SHA subsidizes the remainder directly to landlords. **Family Unification Program (FUP-Youth):** Assists youth aged 18–21 who have left foster care, offering housing assistance for up to three years to support their transition to independence.

Public Housing: SHA manages 79 townhomes and houses throughout Salem, offering income-based rent to eligible low-income families. Applicants must meet income criteria and other eligibility requirements as outlined in SHA's policies.

Sequoia Crossing: 60 Permanent Supportive Housing Units; 20 units at Sequoia Crossings including project-based Permanent Supportive Housing (PSH) rental assistance provided by the State of Oregon. Referrals from these units come directly from the coordinated entry system. The remaining 40 units have Project-based Vouchers through the section 8 program. The waiting list for these units has a preference for applicants who are referred through coordinated entry to SHA.

Salem Housing Preservation: These properties provide income-based rent for low-income individuals and families. Some units are ADA-accessible, catering to residents with disabilities.

Affordable Apartments for Seniors and Persons with Disabilities: Offers affordable housing options specifically designed for seniors (62 years of age and older) and individuals with disabilities.

Family Self-Sufficiency Program: A voluntary five-year program aimed at helping families achieve economic independence. Participants work with coordinators to set goals related to employment, education, and financial stability, with the potential to build savings through escrow accounts.

Special Programs Team: Working with the City of Salem, and specifically Salem Police Department, Code Compliance Department, and Salem Parks & Recreation, Special Programs Outreach Navigators will connect clients experiencing homelessness with immediate basic needs and make referrals to other community partners as needed.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	33	305	2,765	0	2,717	2	0	33

Table 18 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,656	15,513	11,725	0	11,666	9,761	0	
Average length of stay	0	2	3	5	0	5	0	0	
Average Household size	0	1	3	2	0	2	1	0	
# Homeless at admission	0	3	40	1	0	1	0	0	
# of Elderly Program Participants (>62)	0	3	66	510	0	497	0	0	
# of Disabled Families	0	10	17	995	0	975	0	0	
# of Families requesting accessibility features	0	33	305	2,765	0	2,717	2	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	28	276	2,504	0	2,458	2	0	31
Black/African American	0	3	5	111	0	109	0	0	2
Asian	0	1	2	37	0	37	0	0	0
American Indian/Alaska Native	0	0	9	71	0	71	0	0	0
Pacific Islander	0	1	13	42	0	42	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	73	431	0	422	0	0	3
Not Hispanic	0	30	232	2,334	0	2,295	2	0	30
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include: seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons who have a record of such impairment or are regarded as having such an impairment.

Reasonable accommodations for SHA programs and services may be requested and will be reviewed on a case-by-case basis. ADA-compliant units are available at every public housing site.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of Public Housing and Housing Choice Voucher (Section 8) programs in Salem are currently facing significant challenges due to a combination of funding shortfalls, rising rental costs, and limited housing availability.

Key Immediate Needs:

- **Access to Affordable Housing:** As of October 28, 2021, the Salem Housing Authority (SHA) reported that 7,578 individuals from 3,207 households were on the waiting list for subsidized housing vouchers. This marked a significant decrease from January 2020, when over 12,700 individuals from 5,300 households were on the list. The waiting list for the Housing Choice Voucher program was closed to new applications on June 30, 2018, and remained closed as of the 2021 report. SHA indicated that they did not anticipate reopening the voucher waiting list in the subsequent two years, citing long wait times and limited funding. As of June 2025, there are no current waitlists open.
- **Increased Landlord Participation:** The number of landlords accepting Housing Choice Vouchers has declined, partly due to the ability to secure higher rents from tenants without vouchers. This trend limits housing options for voucher holders and exacerbates the housing shortage.

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

The challenges of housing cost burden impact almost all families, regardless of the income level. Housing cost burdens impact middle-income families who have a more significant challenge saving for emergencies and maintaining their home or saving for homeownership. Households with a high-cost burden, regardless of income, are at a greater risk of losing their housing. Additionally, the quality and condition of housing, as well as accessibility considerations, must be addressed when discussing affordable housing options.

Discussion

Public housing authority tenants often face multiple challenges that extend beyond the need for affordable rent. Many residents have **low or fixed incomes**, making it difficult to afford essentials like food, healthcare, and transportation. According to HUD, **over 50% of public housing households are headed by elderly or disabled individuals**, highlighting the need for accessible housing, supportive services, and healthcare access. Additionally, safety and community services are key concerns, with many residents advocating for improved security measures, youth programs, and workforce development initiatives. With approximately 9,000 residents receiving housing and related services through SHA, addressing these needs through **expanded social services, better infrastructure, and economic opportunities** is essential to improving the quality of life for public housing residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

A Continuum of Care (CoC) is a geographically based group of representatives that carries out the planning responsibilities of the U.S. Department of Housing and Urban Development’s (HUD) CoC Homeless Assistance Program. These representatives come from organizations that provide services to people experiencing homelessness. The Mid-Willamette Valley Homeless Alliance, or “Alliance,” is a collaborative organization engaging in a communitywide commitment to coordinate, leverage, and align efforts and resources to prevent and end homelessness in the Marion-Polk region of Oregon. Recognized by the U.S. Department of Housing and Urban Development in December 2019 as the Marion-Polk region’s Continuum of Care (CoC), the Alliance does not provide direct services. Rather, it focuses on communitywide planning and coordination, e.g., aligning services, implementing a strategic plan, collecting and analyzing data, expanding agency participation in Coordinated Entry (CE), and bringing chronic and Veteran homelessness to functional zero through the Built for Zero system improvement methodology. The Alliance is also responsible for annually compiling a single community application for federal Continuum of Care dollars.

In order to help understand the landscape of homelessness within the region, Point In Time (PIT) Count data is used. The PIT Count is a critical tool used to measure homelessness in communities across the United States. Data from this annual census is used to assess the scope of homelessness, understand demographics and trends, evaluate progress in addressing housing instability, and inform policy and funding decisions. However, due to the nature of a one-night count, the limitations should also be noted. It is understood that a one-night point in time count has limitations and in any given year may under-count the homeless population when compared to data collected over a more extended period of time or at other periodic intervals. The greatest value of the PIT Count is that it is an unduplicated count of both sheltered and unsheltered persons experiencing homelessness on one night. Decreases or increases in the number of persons counted from year to year may indicate a change in the homeless population or external circumstances or both. PIT data included in this plan reflects the number of people experiencing homelessness on the night of January 22, 2025.

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):

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

According to the 2025 PIT Count, There were 1,814 households experiencing homelessness in Marion and Polk Counties. There were 40 households (141 persons) with at least one adult and one child. **There were 10 items as many people counted in a one adult/one child household as there was in 2023,** marking a significant increase in homelessness within this household type.

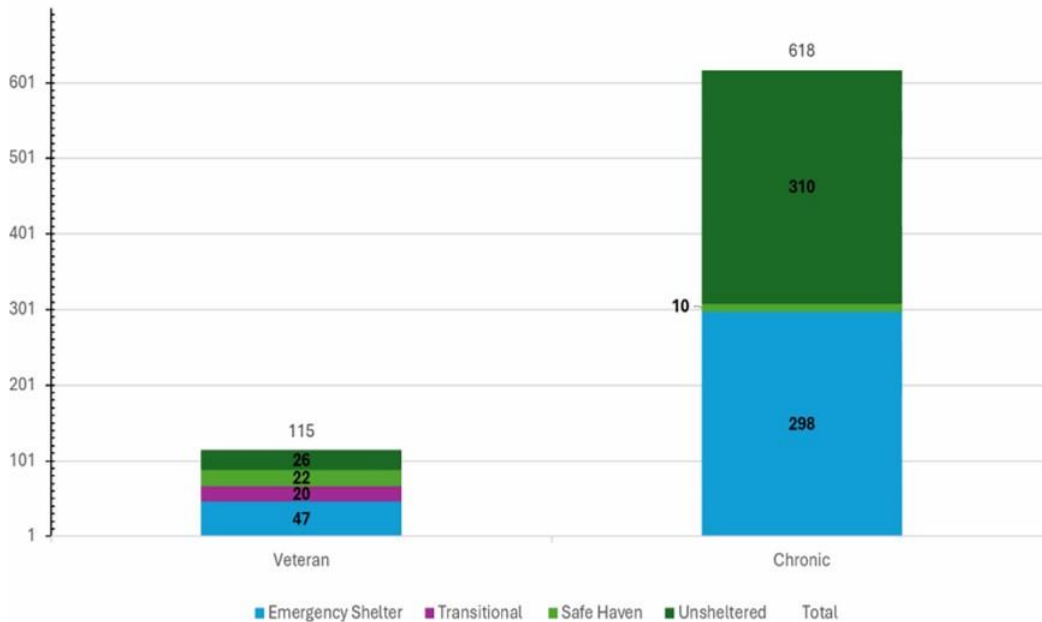
At Least One Child One Adult: 141 people

All Households			
Households with at Least One Adult and One Child			
Household and Person Breakdown			
Total number of households	40		
Total number of persons	141		
Number of children (under age 18)	5		
Number of youth (age 18 to 24)	0		
Number of adults (age 25 to 34)	26		
Number of adults (age 35 to 44)	17		
Number of adults (age 45 to 54)	8		
Number of adults (age 55 to 64)	2		
Number of adults (age 65 or older)	0		
Observed age 25 or older	0		
Gender			
	Actual Count	Estimated Count	Total Gender Response Rate
Woman (Self # 090)	75	76.82	98%
Man (Self # 080)	58	61.02	95%
Culturally Specific Identity	0	0	0%
Transgender	0	0	0%
Non-Binary	0	0	0%
Questioning	0	0	0%
Different Identity	0	0	0%
More Than One Gender	1	1.05	98%
Of those that selected More Than One Gender, how many people reported gender identities that:			
Includes Woman (Self # 090)	1	1.05	98%
Includes Man (Self # 080)	1	1.05	98%
Includes Culturally Specific Identity	0	0	0%
Includes Transgender	0	0	0%
Includes Non-Binary	0	0	0%
Includes Questioning	0	0	0%
Includes Different Identity	0	0	0%
Race			
	Actual Count	Estimated Count	Total Race Response Rate
American Indian, Alaska Native, or Indigenous	3	3.64	75%
American Indian, Alaska Native, or Indigenous & Hispanic/Latino/a	0	0	0%
Asian or Asian American	0	0	0%
Asian or Asian American & Hispanic/Latino/a	0	0	0%
Black, African American, or African	0	0	0%
Black, African American, or African & Hispanic/Latino/a	0	0	0%

Households without Children			
Household and Person Breakdown			
Total number of households	792		
Total number of persons	809		
Number of youth (age 18 to 24)	26		
Number of adults (age 25 to 34)	311		
Number of adults (age 35 to 44)	243		
Number of adults (age 45 to 54)	180		
Number of adults (age 55 to 64)	96		
Number of adults (age 65 or older)	32		
Observed age 25 or older	23		
Gender			
	Actual Count	Estimated Count	Total Gender Response Rate
Woman (Self # 090)	329	347.89	98%
Man (Self # 080)	527	546.99	98%
Culturally Specific Identity	1	1.04	98%
Transgender	2	2.07	98%
Non-Binary	2	2.07	98%
Questioning	0	0	0%
Different Identity	4	4.15	98%
More Than One Gender	0	0	0%
Of those that selected More Than One Gender, how many people reported gender identities that:			
Includes Woman (Self # 090)	0	0	0%
Includes Man (Self # 080)	0	0	0%
Includes Culturally Specific Identity	0	0	0%
Includes Transgender	0	0	0%
Includes Non-Binary	0	0	0%
Includes Questioning	0	0	0%
Includes Different Identity	1	1.05	98%
Race			
	Actual Count	Estimated Count	Total Race Response Rate
American Indian, Alaska Native, or Indigenous	11	14.4	98%
American Indian, Alaska Native, or Indigenous & Hispanic/Latino/a	1	1.11	98%
Asian or Asian American	2	2.22	98%
Asian or Asian American & Hispanic/Latino/a	0	0	0%
Black, African American, or African	23	25.52	98%
Black, African American, or African & Hispanic/Latino/a	0	0	0%
Hispanic/Latino/a	34	115.41	98%

Without Children: 809 people

2025 Veteran and Chronic Breakout

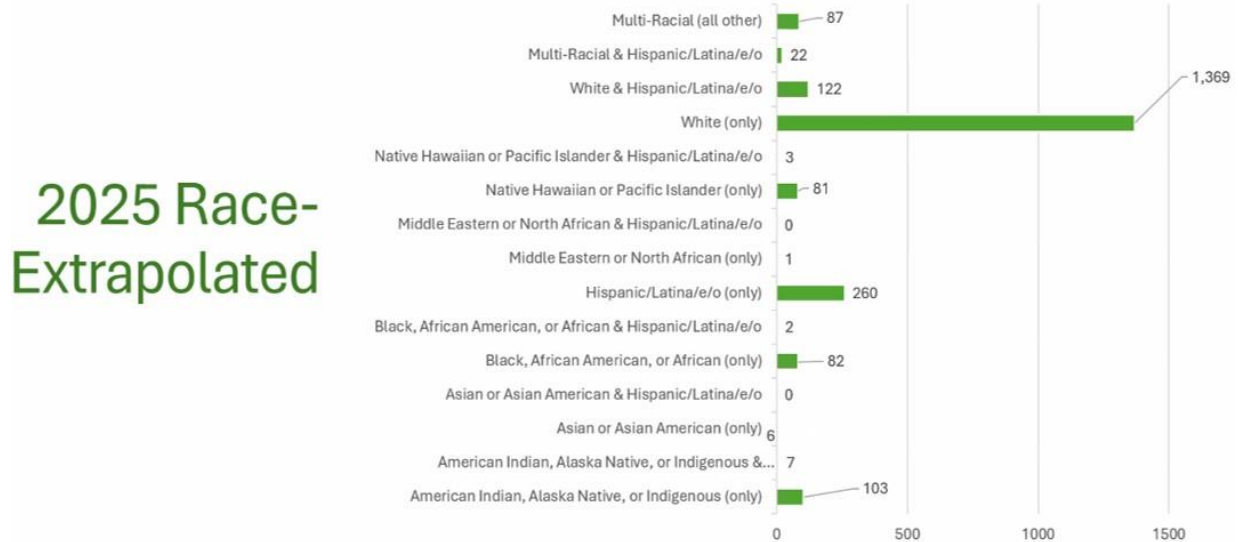


Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

From the 2023 Annual Needs Assessment:

*Racial discrimination has been embedded in housing policy for over a century and is one of the main drivers of the nation’s housing shortage. While current data show that disparities exist in access to housing and affordability, they do not explain the important history of inequity, the outcomes of which continue to impact communities of color. The historical context of racial inequities in land-use and housing policy includes exclusionary zoning, racially restrictive covenants, redlining, and urban renewal policies. The Marion-Polk region encompasses a culturally diverse population, with a particularly high Latinx population, but also significant Russian, Marshallese, and other diverse populations that experience or are at risk of experiencing homelessness. According to the 2023 update of the Community Health Needs Assessment (CHA), **about 27% of community members in Marion County identified as Hispanic or Latinx, which was higher than Polk County (14%) and Oregon (13%).** Marion County also has a higher proportion of members who identify as multiracial or other race than Polk County and Oregon, and a slightly larger proportion of members who identified as Native Hawaiian or Pacific Islander than Polk County and Oregon. Marion County and Polk County have a higher percentage of members that speak a language other than English at home than reported in Oregon. Roughly 1 in 4 households (25%) in Marion County speak a language other than English, compared with 14% in Polk County and 15% in Oregon. The most common languages spoken after English are Spanish, Asian or Pacific Islander languages, and Russian.*

From the 2025 PIT:



Effective Date – 4.29.25

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to 2022 U.S. Census data, Oregon has the nation’s highest rate of chronic homelessness – a term for people who’ve been homeless for more than one year or multiple times over several years. Oregon is home to an estimated 3,373 homeless people who are in families with children – a population

that surged by 27% between 2020 and 2022. And Oregon has the nation’s highest percentage of homeless families that are living completely unsheltered – meaning they aren’t sleeping in a shelter, hotel or other temporary housing while experiencing homelessness. Annual Community Needs Assessment (2023)

From the 2025 PIT Count:

Unsheltered – from 2025 PIT

- 45% of individuals were unsheltered; unsheltered homelessness increased 9% since 2023 count, driven by increase in rural areas
- 31% of unsheltered individuals were over the age of 55
- 32% sleeping in a vehicle; 30% sleeping in outdoor encampment

Sheltered – from 2025 PIT

- Emergency shelter capacity PIT totals have increased, likely due to Emergency Order funding
- 43% increase in sheltered count since 2024
- 29% of sheltered individuals were categorized as chronically homeless
- 5% were unaccompanied youth, ages between 18/24

A separate assessment conducted during 2022-2023 revealed that people experiencing homelessness in Marion and Polk County are experiencing complex health needs:

- 49% reported having a mental health disorder
- 38% reported having a physical disability
- 37% reported having a chronic health condition
- 27% reported having an alcohol and/or illicit substance use disorder
- 24% reported having a developmental disability (Regional Needs Assessment, Mid-Willamette Valley Homeless Alliance, 2023).

Discussion:

According to the 2025 Point-in-Time (PIT) Count, **47% of individuals experiencing homelessness in Salem were doing so for the first time**, highlighting the growing vulnerability of residents facing housing instability. Community feedback, especially from individuals with lived experience, reveals significant system infrastructure gaps that contribute to ongoing homelessness in the region.

Shelters are especially lacking outside of the Salem city limits, limiting safe options for individuals in surrounding areas. There is also a critical need for **permanent affordable housing**, a concern echoed in multiple interviews. **Prevention services are insufficient**, with many individuals unaware of available resources, or unable to access support that could help them maintain stable housing. Respondents emphasized that systemic barriers perpetuate generational cycles of homelessness, and that effective prevention efforts must include both outreach and supportive resources. Additionally, stakeholders stressed the importance of **community unity, pro bono legal services, and legal advocacy** to help individuals navigate housing-related legal challenges. A greater emphasis on **wellness and holistic care** was also encouraged; tools like the *Wellness Wheel* were suggested to assess how well current programs are meeting community needs and to guide individuals in understanding their path toward housing stability and overall well-being.

A January 2023 survey of the Alliance’s Collaborative Committee members indicates that affordable housing is one of the top three (third) concerns that creates an immediate and major barrier to the

Alliance’s efforts to support people experiencing unsheltered homelessness in regaining housing, safety, and stability.16 Mental health care and services, and emergency shelter shortage were the number one and number two concerns respectively. See the survey for a full list of local needs that are immediate and major barriers to the Alliance’s efforts to support people experiencing unsheltered homelessness in regaining housing, safety, and stability.

Q1 Please select up to ten (10) local needs that are immediate and major barriers to our Continuum of Care’s efforts to support people experiencing unsheltered homelessness in regaining housing, safety, and stability.

Answered: 27 Skipped: 0



NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Supportive housing is a nationally recognized, evidence-based approach to addressing some of the most complex challenges facing communities today. It integrates affordable, permanent housing with access to comprehensive, voluntary support services designed to promote stability, independence, and dignity for individuals and families with the greatest needs. Residents of supportive housing benefit from intensive case management and are connected to critical services such as healthcare, workforce development, and child and family support. Unlike temporary housing solutions, supportive housing is permanent and does not impose time limits on residency.

Supportive housing improves:

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Engagement with behavioral health services

There are several populations of residents that would benefit from supportive housing in the City of Salem. These include elderly persons, persons with disabilities, persons with behavioral health needs, or persons with HIV/AIDS and their families.

Describe the characteristics of special needs populations in your community:

Elderly (65 years of age or older)

Elderly persons make up 15.2% of the population. Additionally:

- **49.1% of elderly persons are living alone**
- 36.8% have a reported disability
- 69% are home owners
 - 28.4% are cost burdened
- 31% are renters
 - **65% are cost burdened**
- **90% receive social security income**

Elderly households have housing needs centered on maintaining affordable housing options. Many residents in this category also benefit from accessibility upgrades in their homes.

Persons with disabilities:

Federal nondiscrimination laws define a person with a disability to include any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

In Salem, 14.7% of the population has a disability:

- 4.4% with a hearing difficulty
- 2.3% with a vision difficulty
- 6.2% with a cognitive difficulty
- 6.6% with an ambulatory difficulty
- 2.6% with a self-care difficulty
- 6.5% with an independent living difficulty

Persons with Behavioral Health Needs

Individuals with behavioral health needs often require a holistic approach to support their well-being, as their challenges extend beyond mental health care alone. Access to behavioral health services, including therapy, medication management, and crisis intervention, is crucial for stability, yet many face barriers such as provider shortages, long wait times, and high costs. Reliable transportation is essential to ensuring they can attend medical appointments, therapy sessions, and access community resources. Stable and affordable housing is another critical need, as housing insecurity can exacerbate mental health conditions and make it difficult to adhere to treatment plans. Additionally, access to nutritious food plays a significant role in overall health and well-being, as poor nutrition can contribute to mood disorders and other physical health issues. Comprehensive support systems, including case management and peer support, are vital in helping individuals with behavioral health needs maintain stability and improve their quality of life.

Persons Living with HIV/AIDS

SEE DESCRIPTION BELOW

What are the housing and supportive service needs of these populations and how are these needs determined?

The non-homeless special needs populations in the City of Salem have a wide range of service needs, including transitional housing, supportive housing, accessible housing, counseling, case management, transportation to healthcare facilities, and low barrier access to behavioral health services. All special needs populations require individualized consideration. While many persons within the special needs population do not rely on governmental assistance, some do.

Extensive engagement with these target populations and service providers was conducted to gain better understanding of these needs. Community surveys, through the Housing Production Strategy development process, were administered to gain direct input from these populations. Engagement at key community events allowed for direct, personal feedback on needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

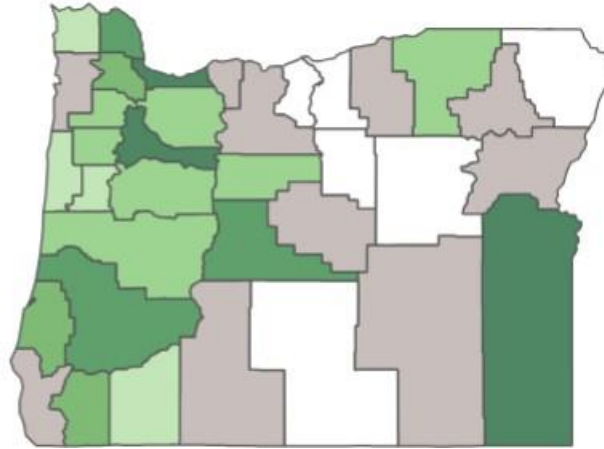
According to the Oregon Health Authority, there were 100 new diagnoses of HIV between 2018-2022. The average HIV diagnosis per 100,00 residents is 5.77. See attached figure for comparisons to counties throughout the state.

Average annual diagnoses per 100,000 residents, 2018–2022

Counties are grey if there were 1-4 diagnoses and white if zero diagnoses

Diagnoses/100K

- 0 diagnoses
- 1-4 diagnoses
- 2.5-3.0
- 3.1-4.3
- 4.4-5.3
- <2.5
- >5.3



If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Non-homeless special needs populations, including the elderly, individuals with disabilities, those living with HIV/AIDS, and those with behavioral health needs, require a range of supportive services to maintain stability and quality of life. The elderly often need assistance with daily living activities, healthcare access, transportation, and social engagement to prevent isolation. Individuals with disabilities may require accessible housing, specialized healthcare, employment support, and mobility assistance. Those living with HIV/AIDS benefit from medical care, case management, access to nutritious food, and supportive housing to ensure treatment adherence and overall well-being. Individuals with behavioral health needs require access to mental health services, stable housing, reliable transportation, and social supports to promote recovery and independence. **Coordinated social services and community-based programs as well as low-barrier access to services that can address acute needs are critical to addressing these diverse needs.**

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Salem’s public facilities needs include: childcare facilities with affordable and flexible service times, youth centers, residential treatment centers, and community centers.

How were these needs determined?

The City of Salem assessed public facilities needs by reviewing infrastructure assessments, capital improvement plans, and departmental reports to identify existing conditions and service gaps. Key stakeholders, community organizations, and residents, were engaged through community meetings and public forums to ensure that priorities reflected both technical expertise and community perspectives. This assessment process was also aligned with broader local and regional planning efforts to ensure consistency with Salem’s long-term development goals.

Describe the jurisdiction’s need for Public Improvements:

Salem’s public improvements needs include: sidewalk improvements, including ADA accessibility, bicycle and walking paths, and infrastructure to support new housing starts.

How were these needs determined?

The City of Salem assessed public improvement needs by reviewing infrastructure assessments, capital improvement plans, and departmental reports to identify existing conditions and service gaps. Key stakeholders, community organizations, and residents, were engaged through community meetings and public forums to ensure that priorities reflected both technical expertise and community perspectives. This assessment process was also aligned with broader local and regional planning efforts to ensure consistency with Salem’s long-term development goals.

Describe the jurisdiction’s need for Public Services:

Salem’s public service needs include: behavioral health services, transportation services, food assistance, and youth services.

How were these needs determined?

The City of Salem assessed public service needs by reviewing local reports to identify existing conditions and service gaps. Key stakeholders, including service providers, community organizations, and residents, were engaged through community meetings and public forums to ensure that priorities reflected both technical expertise and community perspectives. This assessment process was also aligned with broader local and regional planning efforts to ensure consistency with Salem’s long-term development goals.

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 City of Salem must administer its programs over the course of the five-year Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides data and narrative information regarding the local housing market, including:

- the significant characteristics of the jurisdiction's housing market in general, including the supply, demand, and condition and cost of housing;
- the housing stock available to serve persons with disabilities and other special needs;
- the condition and needs of public and assisted housing;
- a brief inventory of facilities, housing, and services that meet the needs of homeless persons;
- regulatory barriers to affordable housing; and
- the significant characteristics of the City's economy.

Salem has a mix of housing types, though 65% of dwelling units are single-family homes. Since 2016, there has been an increase in the development of multifamily housing. Additionally, the City's population has steadily increased over the last several years; the 2020 census reports a total population of 175,535, a 9.7% increase since 2009 (Section NA-10, Table 1).

Nearly 55% of all the housing units were built prior to 1980, with 13% built prior to 1950. With the aging housing stock, maintenance is crucial. Older homes often require extensive repairs to address wear and tear on key systems such as plumbing, roofing, and electrical wiring. In particular, homes built before 1978 are at higher risk of containing lead-based paint, which poses significant health hazards, especially to children. Lead exposure can result in developmental delays, behavioral issues, and other long-term health problems. Ensuring that older housing units are well-maintained and safely remediated from hazards like lead-based paint is essential for both the safety and well-being of residents. Additionally, energy efficiency upgrades in older homes can also improve affordability by reducing utility costs.

The median home value, as reported in the 2016-2020 American Community Survey, was \$266,200; this is a 46% increase in value from 2009. Additionally, the median contract rent was \$908 per month same period; this is a 33% increase from 2009 (Section MA-15, Table 3). The City of Salem's Housing

Production Strategy (2025) reports that Salem’s median home sales price was as high as \$435,000 in early 2024 and the median gross rent was \$1,304 as of 2022.

While Salem’s housing stock is nearly evenly split between owner-occupied and renter-occupied units, the percentage of renters who are cost burdened - spending more than 30% of their gross income on housing – is 51% versus 25% for those who own their homes. Looking ahead, Salem anticipates significant population growth, with a population of 269,275 expected by 2035, an increase of nearly 57% from the 2020 census. This projected increase underscores the need for more diverse housing options to accommodate varying household sizes and preferences. Ensuring that housing types align with the evolving demographics will be crucial in meeting the city's future housing needs.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The United States needs more housing and more varied types of housing to meet households’ needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in underproduction of housing by more than 3 million units. Although home production has recently been on the rise, building permits, one indicator of new housing supply, remain below historical averages and far below the level needed to eliminate the deficit in housing.

The consequences of inadequate supply are higher housing costs for both renting and buying a home. More than 37 million renter and owner households spent more than 30 percent of their income for housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy.

"Opportunities to Increase Housing Production and Preservation" HUD PD&R, September 7, 2021

The data tables are populated from the 2016-2020 American Community Survey (ACS) 5-Year Estimates.

- Residential properties primarily comprise traditional 1-unit structures (68%) and apartment complexes with multiple units (27%).
- Mobile homes, boats, RV, vans comprise 5% of the residential property units.
- Most owner-occupied (99%) and rental units (74%) have two or more bedrooms.

According to the 2016-2020 ACS data summarized below, there are an estimated 66,765 total housing units, which is a 9% increase from 61,425 units in the previous Consolidated Plan. The total number of vacant housing units is nearly 5% of the total housing in the City. As shown in Table 1, single unit, detached dwellings (39,430) comprise nearly 60% of the City's total housing inventory, while apartment buildings containing 5-19 dwelling units make up 15% of the City's housing stock. However, Salem’s Housing Production Strategy (2025) indicates this number is higher (65%).

ACS data reports that 82% of owner-occupied dwelling units in Salem are 3-bedroom or larger and only 1% are one-or no-bedroom units. In contrast, renter-housing is predominately 2-bedroom units at 49%, with 3 or more-bedroom units being only 26%, and one-bedroom or no bedroom units only 25% of the rental units (Table 2).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	39,430	59%
1-unit, attached structure	2,530	4%
2-4 units	6,065	9%
5-19 units	9,960	15%
20 or more units	5,400	8%
Mobile Home, boat, RV, van, etc	3,380	5%
Total	66,765	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	155	0%	1,190	4%
1 bedroom	505	1%	6,010	21%
2 bedrooms	5,520	16%	13,920	49%
3 or more bedrooms	28,425	82%	7,265	26%
Total	34,605	99%	28,385	100%

Table 2 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are several federal, state and local programs that support housing construction in the region:

System Development Charges (SDC): SDCs are impact fees paid one-time for new development that helps pay for infrastructure that serves the development or provides capacity for growth.

- The City provides SDC waivers for affordable housing. Launched in 2019, the waivers for affordable housing have been used by approximately 14 projects that have included a total of nearly 800 housing units as of April 2024.
- Roughly 195 Accessory Dwelling Units (ADUs) have been developed under the waiver that was set to expire in April 2024, but has since been extended.
- The City assesses SDC's for middle housing at the multifamily rate, which is less than the rate for single-family development.

Low-Income Housing Property Tax Exemption Program: This program offers a property tax exemption for housing held by a charitable or nonprofit organization serving people making less than 60% of the AMI. Roughly 30 different properties representing 427 units have used this incentive program (such as Cornerstone Apartments, United Way of Mid-Willamette Valley, and Salem Self Help Housing LLC) as of March 2024.

Multi-Unit Housing Tax Incentive Program (MUHTIP): The MUHTIP program allows up to 10 years of a tax exemption for new or converted residential construction projects located in the “core area” and including -at least two dwelling units and one or more public benefits. This program has helped roughly 977 units since inception in 1976.

Historic Toolbox Grants: The City offers grants to help offset the cost of repairing and maintaining historic grants. These grants, providing \$15,000 per year, are intended for restoration or enhancement of historically designated residential properties.

Community Land Trusts (CLTs): The City provided \$950,000 in federal funding to DevNW (Community Housing Development Organization) for a Community Land Trust project on Macleay Road. Community Land Trusts separate the home from the land, which creates more affordable homes; DevNW holds the land in trust and sells the home to a moderate income buyer. The DevNW project will include 24 homes (9 are townhomes), which broke ground in 2024. The City also provided funding to DevNW to offset

operating expenses related to CLT counseling, home sales, Down Payment Assistance administration, and other costs.

The Salem Housing Authority helps provide additional affordable housing units (augmenting the existing supply), housing choice vouchers, utility assistance payments, various supportive services, and more. Their mission is to help low and moderate-income households to achieve self-sufficiency through stable housing, economic opportunity, coordination among diverse service providers, and different types of investment needed by the communities they serve. Several major affordable housing projects completed in recent years include the following examples listed below.

- The Redwood Crossing project added 31 new units accepting Section 8 rental payment assistance (several Single-Room Occupancy units).
- The Sequoia Crossing project added 60 Permanent Supportive Housing Units to Northeast Salem.
- The Yaquina Hall project provided 51 new housing units accepting assistance through the Project-Based Voucher program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Housing units that receive tax credits or other forms of assistance can be 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. Without subsidies many of these units could be lost to the low-income market, either through higher non-subsidized rents being charged or from owners' neglect, abandonment or conversion. Oregon Housing Authority's dashboard reports the City has 104 affordable units that reach the end of their affordability period within the next 5 years, but 40 of those units belong to non-profits dedicated to affordable housing and will likely remain so.

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

The existing and projected supply of housing units does not fully meet the needs of Salem's population, particularly at lower income levels and for special populations. While the city has implemented many strong programs (i.e. tax incentives, zoning changes, subsidies, SDC waivers), the documented unmet need — especially for extremely low-income and very low-income households — remains large and persistent. Salem must plan for 23,355 new housing units through the period of 2015 to 2035. **About 16% of households in Salem have sufficient income to afford the median home sales price of \$435,000.** Just under half of Salem households are able to afford the average rent. The Housing Production Strategy (2025) identifies the scale of need for target populations:

Exhibit 5. Populations with Unmet Housing Needs

Target Population	Scale of Need
Extremely Low Income (<30% MFI)	21% of total households <ul style="list-style-type: none"> • 14,209 existing households • 1,402 new units for 6-year period⁴ Afford up to \$780 per month
Very Low Income (30% to 60% MFI)	19% of total households <ul style="list-style-type: none"> • 12,762 existing households • 911 new units for 6-year period Afford up to \$1,370 per month
Low Income (60% to 80% MFI)	12% of total households <ul style="list-style-type: none"> • 8,543 existing households • 1,332 new households Afford up to \$1,830 per month
Middle Income (80% to 120%)	19% of total households <ul style="list-style-type: none"> • 13,084 existing households • 1,472 new households Afford up to \$2,280 per month
People of Color (POC), including Latine	29% of existing households The largest community of color is Latine, accounting for 51,360 people in Salem
Immigrant community, including refugees	15% of Salem residents are considered foreign born in 2022, an estimated 25,852 people. Latin America has the largest

Describe the need for specific types of housing:

HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher (Housing Choice Voucher), Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. Salem falls within the Salem, OR MSA HUD Metro FMR Area.

For 2025, a family in Salem is considered low- to moderate-income (below 80% AMI) if they make

- \$51,900 as a single-person household
- \$59,300 as a two-person household
- \$66,700 as a three-person household
- \$74,100 as a four-person household
- \$80,050 as a five-person household
- \$86,000 as a six-person household

Additionally, specific subpopulations have varied housing needs. The Salem Housing Production Strategy (2025) identifies populations with specific unmet housing needs include:

- **People of color and immigrants** need for affordable, multigenerational, and accessible housing.
- **People with disabilities** need for accessible housing and units near services.
- **Seniors** need for single-level and age-friendly housing.
- **People experiencing homelessness** need for deeply affordable and supportive housing (at least 1,683 individuals in 2023).

Discussion

There is a continuing need for affordable and accessible housing in the City of Salem. Housing opportunities are lacking for the lower income renters and homebuyers in the City. Low-income homeowners with high housing cost burdens need housing rehabilitation programs to bring their dwellings up to code standards, make them energy efficient and help them reduce their cost burdens. Low-income renters with housing problems, including high housing cost burdens, need access to quality affordable rental housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Housing costs in Salem have risen substantially in recent years, consistent with national trends. According to Salem’s Housing Production Strategy (2025), between 2014 and 2024, Salem’s average multifamily asking rent increased 53% from \$933 per month to \$1,428 per month, excluding utilities. Salem’s median home sales price increased 129% from \$189,000 to \$4234,000 between 2014 and 2024. The median household income in Salem increased 64% between 2010 and 2022 from \$42,898 to \$70,220 (not adjusted for inflation). Housing options for low- and moderate-income households in Salem are limited, reflecting a broader issue across Marion and Polk Counties. Salem offers a relatively diverse housing stock and is more affordable than some comparable cities like Hillsboro and Gresham, but more costly than others like Eugene and Medford. **Overall, housing costs remain out of reach for many residents.**

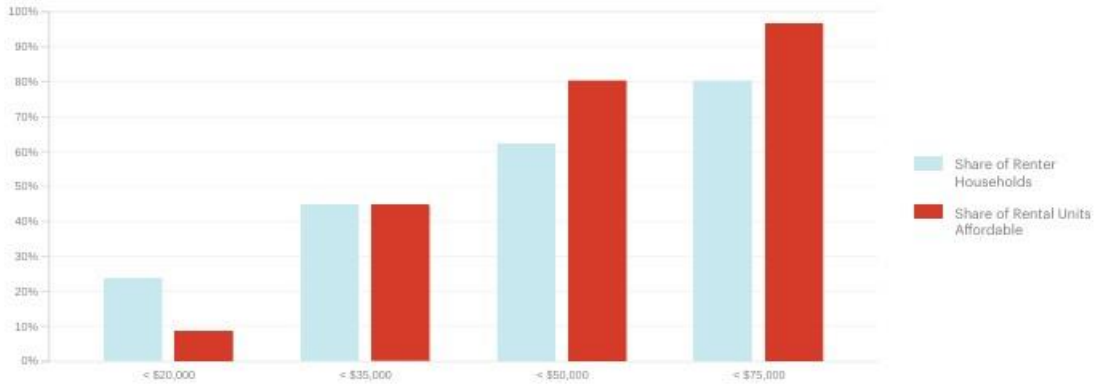
Exhibit 3. Financially Attainable Housing in Salem by Area Median Income (AMI) for Salem MSA (\$91,300)



Source: U.S. Department of Housing and Urban Development, Salem MSA, 2024. U.S. Bureau of Labor Statistics, 2023. Note: The estimates of affordable home sales prices below are rough estimates. Affordability will vary for each borrowing household, based on interest rates, loan term, down payment, and similar factors. These sales prices are illustrative estimates and do not make assumptions about interest rates, amount of down payment, whether mortgage insurance will be required, or other factors that are unique to an individual household's mortgage.

Distribution of Renter Households and Affordable Rental Units by Income 2020

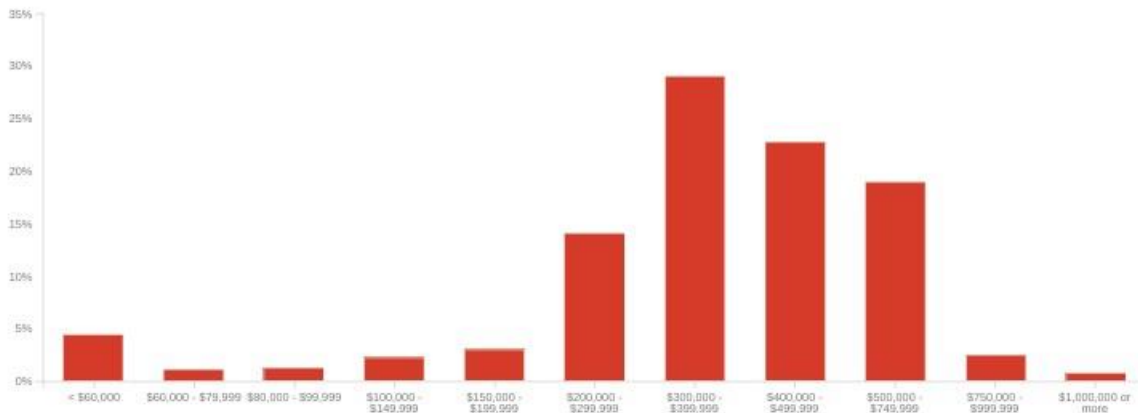
This chart compares the cumulative share of renters below specified income levels to the share of the rental stock affordable to households with these incomes. This can be helpful for identifying supply shortages at different income levels. Keep in mind that some of the units identified as affordable to people of a particular income level may in fact be occupied by households with higher incomes, reducing the stock available for lower income households. There are deficits in affordable supply for the lowest income households in nearly all markets (note: visualization includes public housing which mainly serves those lowest incomes). One issue to examine is how far up the income spectrum the deficit extends.



Source: [Census PUMS](#)
2016-2020 Data Contains: 1 City

Distribution of Reported Home Values 2023

This chart shows the distribution of reported home values of owner-occupied homes in **Salem**. The area median income (AMI) for **Salem** was **\$91,300** in 2024. Using a general rule of thumb, households at 60%, 80%, 100% and 120% of the AMI in **Salem** could afford homes of about **\$164,340**, **\$219,150**, **\$273,900**, and **\$328,680**, respectively.



Salem (county subdivision) was used to determine Area Median Income.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	182,800	266,200	46%
Median Contract Rent	682	908	33%

Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,749	9.7%
\$500-999	14,885	52.4%
\$1,000-1,499	8,350	29.4%
\$1,500-1,999	1,655	5.8%
\$2,000 or more	740	2.6%
Total	28,379	100.0%

Table 4 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,205	No Data
50% HAMFI	5,245	1,209
80% HAMFI	18,390	4,764
100% HAMFI	No Data	9,959
Total	24,840	15,932

Table 5 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The lack of affordable housing impacts low- and moderate-income residents the greatest. The steadily

increasing rent costs compound the financial struggles that these families are experiencing. Additionally, the aged housing unit stock results in many renters living in substandard housing conditions.

According to 2022 data from the Center on Budget and Policy Priorities, a significant gap exists between the number of people who need housing subsidies and the number who actually receive them, with estimates suggesting that around **77% of low-income renters who need rental assistance do not receive it**; meaning a vast majority of those eligible for housing subsidies do not get them.

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

EXTREMELY LOW-INCOME RENTERS

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. For example, a full-time worker needs to earn an hourly wage of \$32.34 on average to afford a two-bedroom rental home in the state of Oregon. This “Housing Wage” for a two-bedroom home is \$17.64 higher than the **Standard** Oregon minimum hourly wage of \$14.70, which is the minimum wage for Salem MSA. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment. (*The Gap, A Shortage of Affordable Homes*, National Low Income Housing Coalition, March 2021)

How is affordability of housing likely to change considering changes to home values and/or rents?

With a median home value of \$266,200 (2016-2020 CHAS) it appears that the City’s housing stock is “affordable” compared to state and national averages (state: \$500,850; national: \$420,500). However, the following housing affordability issues need to be addressed:

- 1) 53% of home owner units and 57% of rental units in Salem have been built prior to 1980; older houses are more expensive to maintain and often need rehabilitation;
- 2) LMI households in Salem are shown to be cost burdened, and such households often have difficulties obtaining housing that is both affordable for their situation and in decent condition; and
- 3) It is likely that rental rates will continue to increase.

Rental Housing Stability

The trend over the past decade has been a higher rental increase than the increase in monthly wages:

The last 5 year maximum rental increases allowed under Oregon law are outlined below:

- **2020:** 9.9%
- **2021:** 9.2%
- **2022:** 9.9%
- **2023 (before July 6):** 14.6%
- **2023 (after July 6):** 10%*
- **2024:** 10%
- **2025:** 10%

*Due to Senate Bill 611, effective July 6, 2023 the maximum rent increases are limited to 7% plus the regional CPI, capped at a maximum of 10%. These caps apply only to renewals of tenancy, not when a unit becomes vacant. Additionally, new units (less than 15 years old) are not subject to an increase cap.

Homeowner Housing Stability

The Federal Finance Housing Agency - **FHFA House Price Index (FHFA HPI®)** is a broad measure of the movement of single-family house prices. The FHFA HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975. The FHFA HPI serves as a timely, accurate indicator of house price trends at various geographic levels. Because of the breadth of the sample, it provides more information than is available in other house price indexes. It also provides housing economists with an improved analytical tool that is useful for estimating changes in the rates of mortgage defaults, prepayments, and housing affordability in specific geographic areas.

The FHFA HPI Calculator is available on the FHFA website and provides data on the increase of house prices in Salem measured quarterly. A quick calculation for a home purchased in 2023 Quarter 1 for \$266,200 and sold in 2024 Quarter 3 would have an appreciation of 6.92% and have an estimated value of \$282,016. Continued housing cost increases will result in households that cannot maintain the aging housing stock, reduce the ability of renters to transition to homeownership, and cause the existing residents to be unable to purchase homes inside the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

One of the major challenges faced by Tenant Based Rental Assistance (TBRA) programs is the difficulty in finding units that meet Fair Market Rent (FMR) guidelines. In many rental markets, especially those experiencing high demand and limited supply, the majority of available units are priced significantly above FMR. This creates a barrier for programs that are required to adhere to FMR limits when using federal or grant funds, effectively narrowing the pool of available housing options. Agencies struggle to place clients into stable housing. **This disconnect between market realities and funding regulations undermines the ability of programs to assist those in need and reduces the overall impact TBRA programs .** This challenge has been highlighted through the stakeholder consultation process.

The City can impact the availability of rent restricted units by subsidizing construction and/or rehabilitation with HOME funds; however, the relatively small amount of funding available coupled with the relatively high per unit subsidy rate necessarily limits the number of actual units that become rent restricted.

Discussion:

A need is for the City to encourage the rehabilitation and preservation of existing rental housing to ensure that older units are also in good condition. Additionally, new construction of affordable rental housing will only be successful to the extent the City has money to subsidize and impose income restrictions.

Quality Affordable Homes Critical to Good Health

Ensuring enough affordable homes are available can lead to healthier families and communities. When rents are high, families prioritize rent and utilities over food and health care, even when serious health conditions are part of the picture. Stable, safe, and well-maintained housing can also decrease exposure to environmental hazards like mold, lead, or pests, which are linked to chronic illnesses. Additionally, housing stability helps individuals maintain consistent access to healthcare providers and medications, leading to improved overall well-being and fewer emergency interventions.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Housing is key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention. (*The Problem*, National Low Income Housing Alliance)

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For this Consolidated Plan, the City of Salem will also use the HUD housing quality standards as defined below:

- 1. 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 and LBP free.
- 2. Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Housing Choice Voucher quality standard conditions, likely due to deferred maintenance, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair. In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.
- 3. Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units in such poor conditions 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 unfit to occupy for

safety reasons by the city's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment: are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,560	25%	12,945	46%
With two selected Conditions	190	1%	1,920	7%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	25,845	75%	13,490	48%
Total	34,595	101%	28,385	101%

Table 7 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,950	20%	4,320	15%
1980-1999	9,460	27%	7,935	28%
1950-1979	12,825	37%	13,065	46%
Before 1950	5,365	16%	3,070	11%
Total	34,600	100%	28,390	100%

Table 8 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,190	53%	16,135	57%
Housing Units build before 1980 with children present	5,005	14%	2,720	10%

Table 9 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

A **significant percentage of rental units (53%)** have at least one housing condition, indicating a **greater need for rental rehabilitation**. Owner-occupied units are in relatively better condition, with **only 26% experiencing housing conditions**, suggesting that rehabilitation efforts may be less urgent but still necessary, particularly for those with multiple conditions. Additionally, 53% of owner occupied and 57% of rental homes were built prior to 1980.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Environmental lead is a toxic substance affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High lead levels can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs of the disease. The child's signs or symptoms could be mistaken for other illnesses, and the child goes undiagnosed. The developing nervous system of children is particularly more susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs) at any detectable level have been shown to cause behavioral and developmental disorders; therefore, **no safe blood lead level in children has been identified**. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint have been recognized as potential sources of children's lead exposure. **Dust from deteriorating lead-based paint is considered the largest contributor to the lead problem.** Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned in homes after 1977.

Because of the long-term use of lead-based paints, many homes in the United States contain surfaces with paint that is now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to many homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

Salem has a considerable amount of housing built before 1980 that has the potential to be hazardous to children. **The 2016-2020 CHAS estimates that 18,190 owner-occupied units were built before 1980, with approximately 14% (5,005) of all units have children living in them. It's estimated that 16,135 renter-occupied units were built before 1980, with approximately 10% (2,720) of all rental units built before 1980 with children present.**

Discussion

The high percentage of units built before 1980 in both owner (53%) and rental (57%) stock suggests a strong need for rehabilitation due to aging infrastructure, outdated systems (plumbing, electrical, HVAC), and potential health hazards (lead paint, asbestos, etc.). Housing rehabilitation funds should prioritize homes built **before 1980**, with special attention to pre-1950 homes, which are at higher risk of structural deterioration and environmental hazards. Some program considerations would be providing incentives or grants for repairs to improve rental properties. For homeowners, providing low-interest rehabilitation loans or grant will help maintain housing stability.

Given the age of homes in the City, the risk of lead exposure remains a concern, particularly for young children who are most vulnerable to its harmful effects. Efforts to assess and mitigate lead hazards in older housing should remain a priority for public health and housing initiatives.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Salem Housing Authority's mission is to assist low- and moderate-income families to achieve self-sufficiency through stable housing, economic opportunity, community investment, and coordination with social service providers. Established in 1969 under provisions of Oregon state law, Salem Housing Authority provides housing within Salem/Keizer's Urban Growth Boundary through safe and affordable rental housing assistance. Salem Housing Authority is committed to building a stronger community through public housing, housing choice vouchers, affordable housing, and supportive services. SHA serves families, individuals, people with disabilities, and senior citizens through various housing and related services:

Housing Choice Voucher: provides rental assistance to very low-income families, the elderly, and individuals with disabilities, enabling them to afford safe and sanitary housing in the private market. Participants pay a portion of their income toward rent, and SHA subsidizes the remainder directly to landlords. **Family Unification Program (FUP-Youth):** Assists youth aged 18–21 who have left foster care, offering housing assistance for up to three years to support their transition to independence.

Public Housing: SHA manages 79 townhomes and houses throughout Salem, offering income-based rent to eligible low-income families. Applicants must meet income criteria and other eligibility requirements as outlined in SHA's policies.

Sequoia Crossing: 60 Permanent Supportive Housing Units; 20 units at Sequoia Crossings including project-based Permanent Supportive Housing (PSH) rental assistance provided by the State of Oregon. Referrals from these units come directly from the coordinated entry system. The remaining 40 units have Project-based Vouchers through the section 8 program. The waiting list for these units has a preference for applicants who are referred through coordinated entry to SHA.

Salem Housing Preservation: These properties provide income-based rent for low-income individuals and families. Some units are ADA-accessible, catering to residents with disabilities.

Affordable Apartments for Seniors and Persons with Disabilities: Offers affordable housing options specifically designed for seniors and individuals with disabilities.

Family Self-Sufficiency Program: A voluntary five-year program aimed at helping families achieve economic independence. Participants work with coordinators to set goals related to employment, education, and financial stability, with the potential to build savings through escrow accounts.

Special Programs Team: Working with the City of Salem, and specifically Salem Police Department, Code Compliance Department, and Salem Parks & Recreation, Special Programs Outreach Navigators will connect clients experiencing homelessness with immediate basic needs and make referrals to other community partners as needed.

Totals Number of Units

	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	307	2,868	0	2,868	22	179	1,554

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

- Southfair Apartments: 42 unit property that offers a variety of unit sizes and assistance types:
 - Project-Based Rental Assistance: 8 units total; 1 and 2 bedrooms
 - Section 8 Project Based Voucher: 32 units total; 1,2, and 3 bedrooms
 - LIHTC: 2 units total; 1 bedroom, fully accessibly
- Englewood East for Seniors: 42 units designated for seniors (62 years of age or older); 1 and 2 bedrooms
- Englewood East for people with disabilities: 8 units designated for households that have a person living with a disability; 1 and 2 bedrooms
- Englewood West for Seniors: 54 units designated for seniors (62 years of age or older); all units are 1 bedroom
- Parkway East and West: East has 46 rental units; West has 78 rental units. All units are either 2 or 3 bedroom. Units are assisted with LIHTC, General Housing Account Program, HOME, and/or Housing Development Grant funds.
- Redwood Crossings: 31-unit property that offers single-room occupancy (SRO) units. Units have rental assistance through Project-Based Voucher program and the waiting list offers a preference to applications who have been assessed for coordinated entry system.

- Robert Lindsey Tower: 62-units that are all 1-bedroom, dedicated to senior households (62 years of age or older). These units have been funded through LIHTC and Project-Based Rental Assistance.
- Sequoia Crossing: 60-unit property dedicated to permanent supportive housing. 20 units dedicated to permanent supportive housing and the remaining 40 units have Project-Based Vouchers through the Section 8 program. The waiting lists for these units have a preference for those who are referred through the coordinated entry system.
- Southview Terrace: 60-unit affordable property for seniors; all units are 1 bedroom.
- Yaquina Hall: 51 unit property; all units are 1 bedroom. All units have rental assistance through the Project-Based Voucher program. The waiting list offers a local preference to households who are referred by partnering service agencies and are disabled, homeless or at risk of homelessness, and who would benefit from the supportive services provided on-site.

Englewood West and Southview Terrace will be rehabilitated, starting in 2026. All units are reported to be in good condition.

Public Housing Condition

PROPERTY	INSPECTION SCORE	DATE
BLUFFS AT RADCLIFF	98	29-Jul-24
CAPITOL PLAZA APARTMENTS	97b	31-Jan-22
CAMPUS COURT APARTMENTS	77c*	15-Aug-23
ENGLEWOOD EAST	86b*	10-Aug-23
FISCHER COURT I	82	30-Jul-24
FISCHER COURT II	90	30-Jul-24
FOUR OAKS	92b*	03-Mar-22
HIGHLAND MANOR	78	18-Jun-24
JASON LEE MANOR	85b	18-Oct-22
OAK HILL APARTMENTS	96	03-Jul-24
SALEM MANOR	86c*	29-Jun-22
SOUTHFAIR APARTMENTS	94a	14-Jun-23
SUNNYSLOPE MANOR	98c	27-Jun-22
FAIRHAVEN GARDENS	99a	02-Mar-22
WALLERWOOD APTS	94c*	26-Aug-21
PROVIDENCE PLACE	81c*	14-Aug-23
ELLSWORTH SQUARE APARTMENTS	80c*	11-Jul-23
ROBERT LINDSEY TOWERS	76	15-Apr-25
SALEM PARKWAY APARTMENTS	62	03-Apr-24
CROWN RIDGE APARTMENTS	74	11-Feb-25
BRIGHTON PARK APARTMENTS	83c*	06-Jul-23
BROOKTREE APARTMENTS	88	28-Aug-24
SALEM HOUSING RAD PRESERVATION 4	88c*	14-Sep-22
SALEM HOUSING RAD PRESERVATION 9	92c*	12-Sep-22
BEVERLY PLAZA	46	12-Feb-25

Table 12 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

SHA is designated as a high performer in both the Public Housing Assessment System. According to SHA’s 24-25 Annual Plan, SHA maintains all properties in excellent condition, stating that SHA “timely and adequately responses to all maintenance requests”. Each year, SHA utilizes Capital Fund Program funds to modernize the Public Housing units in order to maintain the long-term viability of those units. SHA intends to rehab two affordable senior housing projects in 2026.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

SHA is dedicated to enhancing the living environment of low- and moderate-income families through a multifaceted approach that includes stable housing, economic opportunities, community investment, and collaboration with social service providers. This mission is articulated in SHA’s Tenant Selection Plans and underscores their commitment to fostering self-sufficiency among residents.

A key component of SHA's strategy is the **Resident Advisory Board (RAB)**, which serves as a vital conduit for resident input and engagement. The RAB comprises residents from Public Housing and participants in the Housing Choice Voucher program, ensuring that those directly affected by SHA's policies have a voice in shaping them. Members of the RAB are actively involved in reviewing and providing recommendations on the Public Housing Agency (PHA) Plan during annual meetings, which can be attended either in person or via Zoom. Additionally, RAB members participate in periodic surveys throughout the year, contributing to the continuous improvement of SHA's programs. The insights and feedback gathered by the RAB are integral to SHA's planning processes. According to SHA's Streamlined Annual PHA Plan, the agency consults with the RAB in developing the Plan and considers their recommendations in its formulation. This collaborative approach ensures that the policies and programs implemented by SHA are responsive to the needs of the community.

Discussion:

The Salem Housing Authority plays a vital role in ensuring access to safe, stable, and affordable housing for low-income individuals and families within a community. By managing public housing developments and administering rental assistance programs such as Housing Choice Vouchers, SHA helps prevent homelessness and housing instability. SHA also works to maintain and improve housing quality through rehabilitation projects and compliance with safety standards. Beyond housing, SHA often connect residents with supportive services to promote long-term stability and economic mobility. By addressing the housing needs of vulnerable populations, SHA contributes to stronger, more equitable communities.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Homelessness is the outcome of a complex and multifaceted set of circumstances, including but not limited to unemployment or underemployment, medical emergencies, traumatic life events, and experiences of domestic violence. These challenges are frequently exacerbated by systemic shortages of affordable housing and limited access to supportive services, thereby significantly increasing the risk of housing instability for individuals and families.

Nonprofits, community organizations, and response networks throughout the region continue to collaborate in their efforts to provide housing and critical support services to individuals and families experiencing housing instability and homelessness.

The list below outlines the various degrees of housing instability, which can determine eligibility for various programs and services.

Imminent Risk of Homelessness: A person or family who will lose their primary nighttime residence within 14 days.

Precariously Housed/at-risk of homelessness: A person or family who lack a fixed, regular nighttime residence or is being asked to leave their current living situation. This person likely has an income at or below 30% AMI and insufficient resources or support networks.

Fleeing/Attempting to Flee Domestic Violence: A person or family that is fleeing or is attempting to flee domestic or dating violence, stalking, and sex trafficking.

Literally Homeless: A person or a family who lacks a fixed, regular and adequate nighttime residence. Typically, this means living in a place not meant for habitation or in an emergency shelter.

Chronically Homeless: A person or family who has experienced homelessness for at least 12 months consecutively or had 4 episodes of homelessness in the last 3 years (episodes that total 12 months or more)—while having a disabling condition.

MID-WILLAMETTE VALLEY HOMELESS ALLIANCE

Housing Inventory Count

Project Type	Organization Name	Project Name	Marion	Polk	Urban (Salem/Katlam)	Rural	Target Pop.	Year-Round Beds	Seasonal Beds	In Use Night of PIT Count	Total Beds	PIT Count Utilization Rate
ES	A Ray of Hope Today!	A Ray of Hope Today - Warming ES	1			1		0	24	24	24	100%
ES	C@TP	C TP - CCS Micro Shelter - ES			1		Families	68		73	68	107%
ES	C@TP	C TP - Village of Hope Micro Shelter - ES			1			70		69	70	99%
ES	Center for HOPE & SAFETY	CHS - Emergency Shelter			1		DV	10		8	10	80%
ES	Center for HOPE & SAFETY	CHS - Mosaic - ES			1		DV	23		26	23	113%
ES	Family Promise	Family Promise - RRH - Intensive ES	1	1			Families	17		17	17	100%
ES	MWVCAA	MWVCAA - ARCHES Inn - (Turnkey) ES			1			27		27	27	100%
ES	MWVCAA	MWVCAA - Redwood Respite Beds - ES			1		Medical	5		5	5	100%
ES	MWVCAA	MWVCAA - Salem Warming Network ES			1			0	70	70	70	100%
ES	MWVCAA	MWVCAA - Taylor's House - ES			1		Youth	10		9	10	90%
ES	ROCC	ROCC - Warming Shelter - ES	1			1		0	7	7	7	100%
ES	SABLE House	Sable House Shelter		1		1	DV	10		14	10	140%
ES	Seed of Faith International	Seed of Faith - CRAWL Warming - ES			1			0	13	13	13	100%
ES	Sheltering Silverton	Sheltering Silverton - Warming Shelter	1			1		0	5	5	5	100%
ES	Union Gospel Mission of Salem	UGM - Men's Mission - ES			1		Men	206		125	206	61%
ES	Union Gospel Mission of Salem	UGM - New Life Fellowship - TH			1		Men	80		96	80	45%
ES	Union Gospel Mission of Salem	UGM - Si Monka Place - ES			1		Women	54		54	54	100%
ES	United Way of the Mid-Willamette Valley	United Way - SafeSleep Unstuck					Women	19		13	19	68%
SH	MWVCAA	MWVCAA - Tanner Project - GPD-LD - SH			1		Vets	19		13	19	68%
TH	MWVCAA	MWVCAA - Tanner Project - Flex Beds			1		Vets	7		3	7	43%
TH	MWVCAA	MWVCAA - Tanner Project - GPD-SITH			1		Vets	8		8	8	100%
TH	Northwest Human Services	NWHS - HOST Transitional Living Prog - TH			1		YA	9		9	9	100%
TH	Polk Co Family & Community Outreach	Gale's Lodge for Homeless Veterans - TH		1		1	Vets	5		4	5	80%
TH	River of Life House	River of Life - Men's One - TH			1		Men	6		6	6	100%
TH	Shelly's House, Inc.	Shelly's House Transitional Housing			1		Women	18		18	18	100%
TH	St. Francis	St. Francis - A Safe Place for Families - TH			1		Families	35		30	35	86%
TH	The Salvation Army - Salem	Salvation Army (Salem) - TH			1			30		21	30	70%
TH	Union Gospel Mission of Salem	UGM - Charlie's House - TH			1		Men	3		3	3	100%
TH	Union Gospel Mission of Salem	UGM - Greer - TH			1		Men	17		17	17	100%
TH	Union Gospel Mission of Salem	UGM - Restoration House - TH			1		Men	41		41	41	100%
TH	WestCare VetCare#6844	WestCare - Vet Care - GPD - Clinical Tx - TH			1		Vets	20		20	20	100%
TH	WestCare VetCare#6844	WestCare - Vet Care - GPD - SITH - TH			1		Vets	10		10	10	100%
TH	Women at the Well	Women at the Well - Grace House			1		Women	6		7	6	117%
OPH	Northwest Human Services	NWHS - HOST PH			1			6		6	6	100%
OPH	Salem Housing Authority	Salem Housing Authority - HRAP - PH			1		CH	40		40	40	100%
OPH	Salem Housing Authority	SHA - BIV - PH			1			35		35	35	100%
OPH	Veteran's Administration (VA) - OR-304	West Valley Housing Authority - BIV - PH		1		1		10		10	10	100%
PSH	Northwest Human Services	NWHS - HOAP - PSH			1			9		7	9	78%
PSH	Salem Housing Authority	Salem Housing Authority - VASH PSH			1		Vets	112		109	112	97%
PSH	Salem Housing Authority	SHA - Redwood Crossings - PSH			1		CH	30		29	30	97%
PSH	Shanti-La Corporation	Shanti-La - O-PSH Assistance Program-PSH			1		CH	23		23	23	100%
PSH	Shanti-La Corporation	Shanti-La - 1, 2 - PSH			1		CH	22		22	22	100%
PSH	Veteran's Administration (VA) - OR-304	Marion Co Housing Authority - VASH PSH		1		1	Vets	18		18	18	100%
PSH	Veteran's Administration (VA) - OR-304	West Valley Housing Authority - VASH PSH		1		1	Vets	3		3	3	100%
RRH	Center for HOPE & SAFETY	CHS - DV Bonus RRH	1	1			DV	61		61	61	100%
RRH	Center for HOPE & SAFETY	CHS DV RRH Housing & Services Project	1	1			DV	45		45	45	100%
RRH	Easternasias Oregon	ESO - ESG-CV - Marion/Polk County - RRH	1	1				19		19	19	100%
RRH	Easternasias Oregon	ESO - SSFV - RRH	1	1			Vets	32		32	32	100%
RRH	Family Promise	Family Promise - ESG-CV - RRH	1	1			Families	3		3	3	100%
RRH	Family Promise	Family Promise - RRH	1	1			Families	3		3	3	100%
RRH	MWVCAA	MWVCAA - CoC RRH Project	1	1				16		16	16	100%
RRH	MWVCAA	MWVCAA - EHA - RRH			1			6		6	6	100%
RRH	MWVCAA	MWVCAA - ERA RRH			1			2		2	2	100%
RRH	MWVCAA	MWVCAA - HOME TBA Program - RRH			1			18		18	18	100%
RRH	MWVCAA	MWVCAA - HSP - RRH			1			2		2	2	100%
RRH	MWVCAA	MWVCAA - OHA - VRAP - RRH			1			10		10	10	100%
RRH	SABLE House	Sable House ESG-CV - RRH		1	1	1	DV	23		23	23	100%
RRH	St. Francis Family Housing	St. Francis - ESG-CV - RRH		1			Families	24		24	24	100%
			13	13	40	9		1,405	119	1,371	1,524	90%

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

There are several mainstream services that complement the services targeted to homeless persons. These services include, but are not limited to, the following:

- Health/Behavioral Health Services: Salem Free Clinic, Project Access, Med Assist, Northwest Human Services, Salud Medical, Salem Hospital Charity Care, Marion County Health and Human Services
- Employment Services: WorkSource Oregon, DHS Vocational Rehab, Goodwill Job Connections, Veteran's Work Program, HALO, Shangri-La
- Food Services: Marion Polk Food Share, New Hope Food Pantry, Capital Park Food Pantry, Shared Blessing
- Rent/Utility Assistance: ARCHES Project, MWVHA Coordinated Entry Assessment Sites: [CE Access Sites - Updated 4.16.25.xlsx](#)
- Vision Services: Central Lions, Salvation Army
- Dental Services: Salem Free Clinic, West Salem Dental Clinic
- Legal Assistance: Marion Polk Legal Aid
- Transportation Assistance: Trip Link, HOAP Van

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.

The following list is a summary of the resources available to people experiencing homelessness in Marion County:

- Domestic Violence Assistance: Sable House, Center for Hope and Safety, DHS DV Grant, Salvation Army
- Transitional Housing Assistance: Safe Families, Titus House, River of Life House, Father Taaffee Homes, Woodmansee Community Apartments, Salvation Army Lighthouse, Interfaith Hospitality Network, St. Francis Center
- Homeless Services/Shelters: Arches Day Shelter, Northwest Human Services, Community Action, Easter Seals Homeless Vets, St. Joseph Shelter, Salem City Vibe, Restoration House
- Veterans Services: Easter Seals of Oregon (SSVF), Salem Area Veterans Services, Salem Vet Center
- Youth Services: Northwest Human Services HOST (Youth); Mid-Willamette Valley Community Action
- Services for individuals with disabilities: Shangri-La

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Everyone needs safe, decent, stable housing. For Salem’s most vulnerable populations—including individuals experiencing mental illness, chronic health conditions, and the lasting effects of trauma—stable housing serves as a critical foundation for accessing treatment and beginning the path to recovery. However, certain conditions can make it challenging for individuals to sustain housing without targeted support. Supportive housing, which combines affordable housing with intensive, coordinated services, is a proven and effective intervention that addresses these needs and promotes long-term housing stability.

A broad body of research shows that supportive housing effectively helps people with disabilities maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated. Supportive housing also can aid people with disabilities in getting better health care and help seniors trying to stay in the community as they age and families trying to keep their children out of foster care.

Supportive housing is a highly effective strategy that **combines affordable housing with intensive coordinated services** to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

Permanence and affordability. Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant.

Integration. Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. Tenants in supportive housing should have access to public transportation, grocery stores, parks, and other neighborhood amenities common to all other residents. (Less accessible services put tenants' housing and health at risk: if they are unable to travel to providers' offices, for instance, they may stop using the services.)

Emphasis on choice. Supportive housing maximizes client choice, in clients' housing options and the services they receive. For instance, tenants can generally come and go as they please and have control over their daily schedule, like mealtimes and visitors. They also can direct the types of services they receive and the goals they set with the service provider.

Low barriers to entry. Supportive housing providers do not require clients to hit benchmarks before moving into housing or put other screening barriers in the way. Blanket bans on people with criminal histories or bad credit, for example, or requirements to meet goals, like employment or completing a course of treatment, before entering supportive housing would screen out the very people supportive housing aims to help. Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. (*Supportive Housing Helps Vulnerable People Live and Thrive in the Community*" Center on Budget and Policy Priorities, 2016)

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 Frail Elderly

Supportive housing needs may include health care coordination and medication management, personal care assistance with daily activities such as bathing and dressing, and access to nutritious home-delivered meals. Reliable transportation is essential for attending medical appointments and running errands, while housekeeping and home maintenance support help ensure a safe living environment. Many older adults also benefit from case management and assistance with navigating benefits like Medicare or Social Security. To address social isolation and mental health challenges, services such as counseling and recreational programs are critical, along with accessibility modifications and emergency alert systems to support safety and mobility. Legal and financial guidance can further assist seniors in managing their affairs, particularly those living on fixed incomes.

Disability

Individuals with disabilities often require a variety of supportive services to promote independence, stability, and overall well-being. These services may include assistance with daily living activities such as bathing, dressing, and meal preparation, as well as care coordination to manage complex medical needs and access to specialized healthcare. Accessible transportation is crucial for attending appointments, securing employment, or participating in community life. Many also benefit from case management to navigate public benefits like Supplemental Security Income (SSI), Medicaid, or housing assistance. Mental health services, peer support, and recreational opportunities can help reduce isolation and support emotional well-being. In addition, home modifications such as wheelchair ramps, grab bars, or adaptive technologies are often necessary to ensure safety and accessibility within the home. Legal and financial advocacy may also be needed to protect rights and ensure long-term housing and income stability.

Substance Use Disorders

Individuals with substance use disorders often require a range of supportive services to achieve stability, recovery, and long-term well-being. These services may include access to treatment programs such as outpatient counseling, medication-assisted treatment, or inpatient rehabilitation, as well as ongoing recovery support like peer mentoring and relapse prevention services. Case management is critical to help individuals navigate healthcare systems, obtain benefits, and secure stable housing. Mental health services are often essential, as many individuals experience co-occurring disorders that require integrated care. Transportation assistance can help ensure access to treatment, employment, and community resources. Additionally, employment support, life skills training, and legal advocacy can assist individuals in rebuilding their lives and maintaining long-term recovery.

Persons with HIV & AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) grants use general objectives to guide assistance. HOPWA programs can be accessed through the local continuum of care's coordinated entry system; HOPWA services aim to:

- Increase the availability of decent, safe, and affordable housing for lower income persons with HIV/AIDS
- Create and support affordable housing units for persons with HIV/AIDS by matching HOPWA resources through community planning for comprehensive housing strategies
- Create partnerships and innovative strategies among state and local governments and community based non-profit organizations to identify and serve the housing and supportive services needs of persons with HIV/AIDS

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

The Mid-Willamette Valley Homeless Alliance Continuum of Care operates the local coordinated entry system, a referral network that matches individual need to an appropriate intervention. Additionally, 2-1-1 Info is a resource hotline that can connect individuals and families to appropriate supportive housing.

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. 91.315(e)

The City of Salem plans on funding the following activities to address the housing and supportive service needs of local residents:

- a resource hotline and referral services for domestic violence victims;
- Voyagers Village, a 41-unit affordable housing complex dedicated to serving the Micronesian Islander community.
- renovation needs of public housing units dedicated for seniors, owned by SHA.
- Rehabilitation of a veterans low income housing residence.
- Acquisition assistance for a food bank warehouse delivering meals to low income seniors

For entitlement/consortia grantees: 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))

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Public policies such as lack of funding poses significant challenges to the development of affordable housing in Salem. The City undertook a large-scale review of zoning in conjunction with its comprehensive plan revision in 2023. The City also removed the requirement for off-street parking entirely for multi-family developments.

Salem’s affordable housing efforts are further constrained by the lack of state and federal funding sources. Rising construction costs across the region exacerbate these issues, making it difficult to produce affordable housing at the speed and scale needed to meet local demand. Together, these barriers contribute to a growing shortage of affordable units for Salem’s low- and moderate-income households.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Salem boasts a diverse and resilient economy driven by several key sectors:

- **Government:** As the state capital, Salem is home to numerous state government agencies, making public sector employment a significant contributor to the local economy. Approximately 20,000 state jobs are located in Salem, providing stability and cushioning the city from economic downturns.
- **Agriculture:** Situated in the fertile Willamette Valley, Salem benefits from abundant natural resources, making it a leading producer of agricultural products in Oregon. The region's rich soil supports a variety of crops, including cherries, hops, and wine grapes, bolstering both the agricultural and related processing industries.
- **Manufacturing:** Salem's strategic location along Interstate 5 between California and Washington has fostered a strong manufacturing and distribution sector. The city's diverse manufacturing base has been instrumental in its robust economic recovery post-pandemic, with employment in this sector increasing by 7.3% as of November 2024.
- **Healthcare:** Healthcare is a vital component of Salem's economy, with institutions like Salem Health serving as major employers. The sector has seen significant growth, with employment increasing by 17% from June 2022 through June 2024, reflecting the city's expanding population and the rising demand for medical services.

This multifaceted economic foundation has enabled Salem to recover from pandemic-related job losses more swiftly than other areas in the Willamette Valley. As of December 2023, the city's employment had increased by more than 5% from pre-COVID levels, underscoring the resilience and adaptability of its economy.

The city's diverse industry mix, combined with its strategic location and resource-rich environment, positions it well for sustained growth and prosperity.

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	2,759	1,145	5	2	-3
Arts, Entertainment, Accommodations	6,988	8,228	12	11	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	4,144	4,780	7	6	-1
Education and Health Care Services	11,960	20,030	21	27	6
Finance, Insurance, and Real Estate	2,841	4,124	5	6	1
Information	832	1,143	1	2	0
Manufacturing	6,025	5,415	11	7	-3
Other Services	2,847	3,629	5	5	0
Professional, Scientific, Management Services	3,585	4,929	6	7	0
Public Administration	0	0	0	0	0
Retail Trade	7,562	10,552	13	14	1
Transportation and Warehousing	1,646	1,607	3	2	-1
Wholesale Trade	2,037	2,067	4	3	-1
Total	53,226	67,649	--	--	--

Table 14 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	83,140
Civilian Employed Population 16 years and over	78,010
Unemployment Rate	6.17
Unemployment Rate for Ages 16-24	19.40
Unemployment Rate for Ages 25-65	3.45

Table 15 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	18,210
Farming, fisheries and forestry occupations	3,745
Service	9,275
Sales and office	17,195
Construction, extraction, maintenance and repair	7,140
Production, transportation and material moving	3,865

Table 16 - Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	52,491	74%
30-59 Minutes	13,380	19%
60 or More Minutes	5,057	7%
Total	70,928	100%

Table 17 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,605	430	4,395
High school graduate (includes equivalency)	13,240	1,030	6,405
Some college or Associate's degree	23,110	930	7,205
Bachelor's degree or higher	21,160	670	3,205

Table 18 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	160	880	2,115	2,450	789
9th to 12th grade, no diploma	2,425	1,865	2,070	2,060	1,150
High school graduate, GED, or alternative	6,060	6,765	4,895	9,035	5,670
Some college, no degree	6,240	7,600	5,550	9,915	6,985
Associate's degree	719	2,190	2,180	3,980	2,100
Bachelor's degree	1,140	4,530	4,400	6,995	4,690
Graduate or professional degree	155	2,095	2,725	4,305	3,960

Table 19 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	45,868
High school graduate (includes equivalency)	58,634
Some college or Associate's degree	80,055
Bachelor's degree	112,785
Graduate or professional degree	128,790

Table 20 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The largest employment sector is **Education and Health Care Services**, which accounts for 27 percent of all jobs in the area. This sector employs 20,030 individuals but is supported by only 11,960 resident workers, resulting in a 6 percent positive gap. This suggests that the sector likely draws workers from outside the area or that there is a local shortfall in qualified labor. **Retail Trade** is the second-largest sector, comprising 14 percent of jobs, followed by **Arts, Entertainment, and Accommodations** at 11 percent. While Retail Trade shows a relatively balanced workforce-to-jobs ratio, Arts and Entertainment has a slight negative gap, indicating more resident workers than local jobs.

Manufacturing, once a dominant employment sector, now reflects a mismatch, with 11 percent of the resident workforce but only 7 percent of jobs. This 3 percent negative gap may signal job losses in the sector or a trend of workers commuting out of the area for employment. Similarly, sectors such as **Agriculture, Mining, Oil and Gas Extraction, Construction, Transportation and Warehousing**, and **Wholesale Trade** also reflect negative job gaps, suggesting a surplus of resident workers compared to available local employment opportunities.

However, sectors such as **Finance, Insurance, and Real Estate, Professional, Scientific, and Management Services**, and **Retail Trade** exhibit a slight positive job gap, indicating a higher concentration of jobs than resident workers. Meanwhile, **Information Services** and **Other Services** demonstrate a balanced distribution between jobs and workers.

Describe the workforce and infrastructure needs of the business community:

The 2023-2028 CEDS for the Mid-Willamette Valley conducted a SWOT analysis in order to identify opportunities and challenges facing the region. Weaknesses identified include:

- Lack of affordable and available childcare and housing;
- Low diversity of workforce training or apprenticeship programs;
- Lacking rural connectivity and infrastructure, including poor regional transportation options for smaller communities;
- Limited regional collaboration and partnership as it related to regional economic development strategies.

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

In the CIP covering 2025-2029 fiscal years, the City of Salem plans to spend \$491 million on capital projects, an increase of 10% in its 2024-2028 CIP. Planned spending in the Water category increased by 81%, with funding for new projects, including the Bennett Dam Complex Improvements. There are also eight new projects in the Airports category, resulting in an \$11 million increase.

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

Those without post-secondary training face limited mobility into better-paying jobs. A strength of the

region is the availability of workforce training programs and access to high education via universities and community colleges; however there is a noted need for improvement for diversity within the workforce training programs (<https://www.mwvcog.org/media/4991>)

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.

Chemeketa Community College offers many workforce training programs:

- Supervisory and leadership training to build skills in manufacturing, hospitality, healthcare, construction, warehouse, and technology;
- Tuition-free CIS certificate and cybersecurity/apprenticeship pathways;
- HVAC training;
- Free CDL training;
- Youth career and internship programs
- Certification training for building plans reviewers and building inspectors to bridge the gap between demand and supply.

There are also key services provided through the Workforce & Talent Development Board that include education, training, and apprenticeship programs:

<https://www.oregon.gov/workforceboard/pages/home.aspx>

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

The Mid-Willamette Valley (MWV) Economic Development District (EDD) and Council of Governments (COG) lead economic development initiatives in Marion, Polk, and Yamhill Counties. The MWV EDD and COG play a critical role in identifying and addressing community and economic development matters at the regional level, as well as outlining the vision, goals, and work programs to maximize opportunities in the area. The region develops a comprehensive economic development strategy (CEDS) every five years. The 2023-2028 CEDS reports that the Mid-Willamette Valley continues to recover from the 2008 recession, COVID-19 pandemic, and recent wildfires. Economic challenges include changing demographics (loss of 20-40 year old age groups), workforce housing scarcity, desire for increased living wages, and childcare availability. Regional goals were established to address the challenges and build economic resiliency. They are:

- **Goal One: Business.** Streamline capital flow to businesses that promote innovation, economic resilience, and sustainability.
- **Goal Two: Workforce.** Increase awareness of regional workforce training opportunities and facilitate quality community level support for regional prosperity.
- **Goal Three: Community Infrastructure.** Create and enhance community infrastructure that promotes resilient growth and reduces disparity while driving economic development.
- **Goal Four: Regional Collaboration.** Strengthen regional collaboration through coordinated action, efficient distribution, and standardized growth measurement to achieve regional prosperity.

Discussion

Salem's economy is experiencing steady growth, supported by strong employment in healthcare, social services, state government, and manufacturing. Ongoing investments in workforce development, infrastructure, and housing will be critical to sustaining this momentum and ensuring that economic opportunity is accessible to all residents.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access in communities helps provide economic growth, improved educational opportunities, access to better healthcare, greater employment opportunities, improving public safety, and increased global competitiveness for businesses.

The term broadband commonly refers to high-speed Internet access that is always on and faster than traditional dial-up access. Broadband includes several high-speed transmission technologies such as digital subscriber line (DSL), cable modem, fiber, wireless, satellite, and broadband over powerlines (BPL).

Research among Organization for Economic Co-operation and Development (OECD) countries shows that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research shows that businesses who begin utilizing broadband increase their employees' labor productivity by an average of 5 percent in the manufacturing sector and 10 percent in the services sector.

The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed. Though Netflix says it needs only 5 Mbps to stream video, the 25 Mbps threshold is intended to satisfy the different needs; high-quality downloads, video communication, and multiple demands of a single household's network. However, many Americans are still unable to access broadband at the speeds necessary to make full use of its benefits.

HUD is actively working to bridge the digital divide in low-income communities served by HUD by providing help with the expansion of broadband infrastructure to low- and moderate-income communities. In December 2017, HUD published the final rule, *"Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing."* The final ruling requires installing broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing funded or supported by HUD. Additionally, CDBG entitlement communities must analyze the needs of the broadband for housing occupied by low- and moderate-income households.

Multiple low- to medium-cost internet connectivity options are available within the City of Salem. Attached are maps with additional information. Competition for residential customers has worked to keep prices reasonable, typically starting between \$30 and \$60/month. This includes some areas of Fiber starting at the higher end of price scale.

Excellent cellular network coverage is also available in most Salem locations. This offers additional low-cost "hot-spot" opportunities for network customers. All three of the large carriers have a presence in the area.

The Salem Library offers electronic resources including free computer use, wireless printing, and access to wi-fi. These offerings expand opportunities for LMI Salem residents to access high speed technology.

A library card is not required for computer use and black and white printing is free for up to 10 pages. With only two locations within the City of Salem, it may be challenging for some low-income households to access these free services.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The American Community Survey (ACS) estimates that over 4,700 Salem households (7%) lack reliable, affordable internet.

Most recent ACS data show Salem has over 1500 households earning less than \$20,000/yr. without a fixed or cellular data connections. Of Salem households with incomes of \$20,000-\$74,999 over 2600 are estimated to have no connectivity.

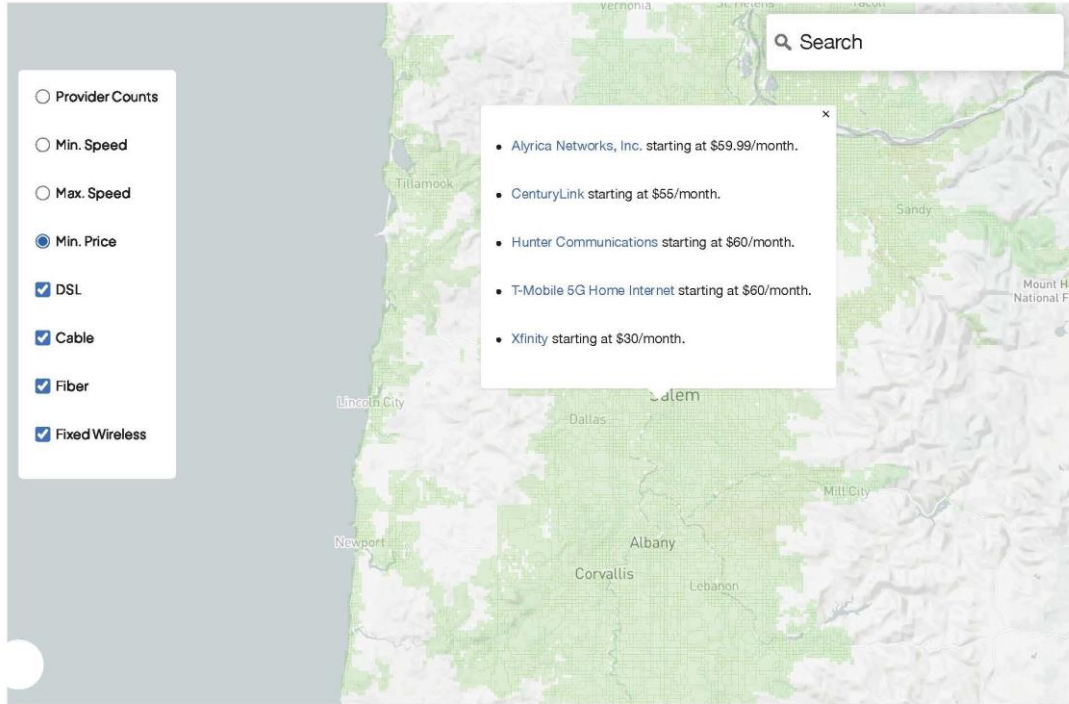
Additionally, almost 8800 households in Salem are estimated to have a cellular data plan and no other internet access. This accounts for almost 13% of all households in the most recent ACS data.

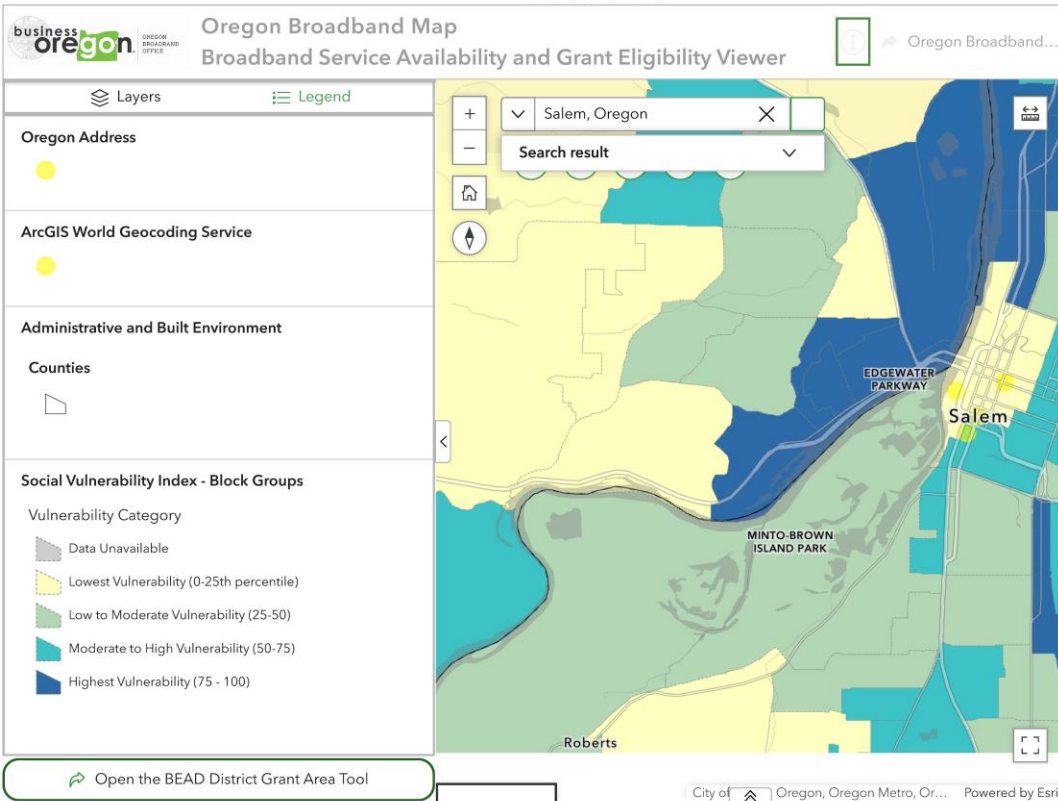
With the end of the FCC Affordable Connectivity Program, at least temporarily, many LMI families may struggle to afford reliable internet service.

Salem has reliable competition within the market. Additional providers beyond the current main resources and expansion of additional fiber networks would work to maintain better competition and keep prices low for the basic services LMI households need.

	Salem city, Oregon			
Label	Estimate	Margin of Error	Estimate	Margin of Error
Total households	68,817	±2,571	(X)	(X)
TYPE OF INTERNET SUBSCRIPTIONS				
With an Internet subscription:	64,030	±2,625	93.0%	±1.7
Dial-up with no other type of Internet subscription	0	±217	0.0%	±0.3
Broadband of any type	64,030	±2,625	93.0%	±1.7
Cellular data plan	60,278	±2,517	87.6%	±2.4
Cellular data plan with no other type of Internet subscription	8,798	±1,683	12.8%	±2.4
Broadband such as cable, fiber optic or DSL	53,901	±2,577	78.3%	±2.6
Satellite Internet service	2,806	±888	4.1%	±1.3
Without an Internet subscription	4,787	±1,227	7.0%	±1.7

SUBMIT QUESTION



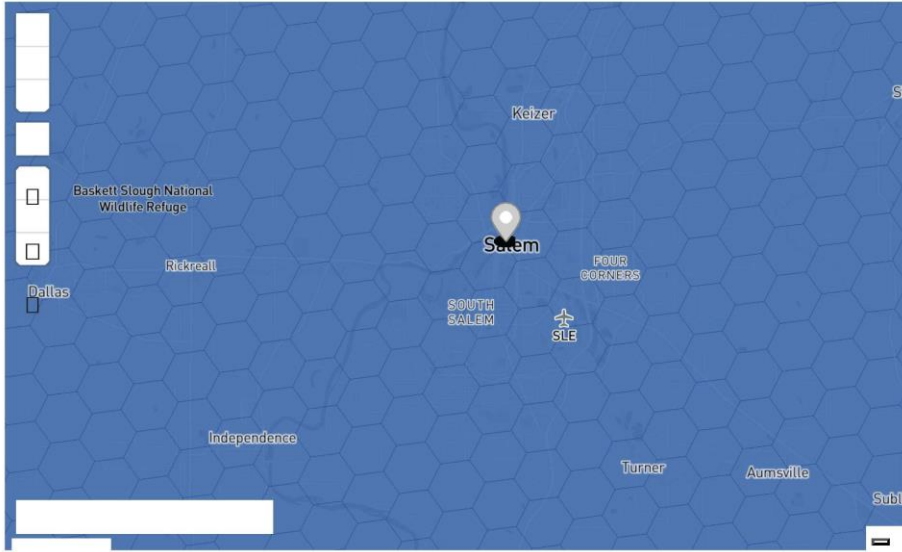


Location Summary

Service: Residential Tech: Any Technology Speed: ≥ 100/20

Service Filters

Address ▾ Salem, Oregon, United States



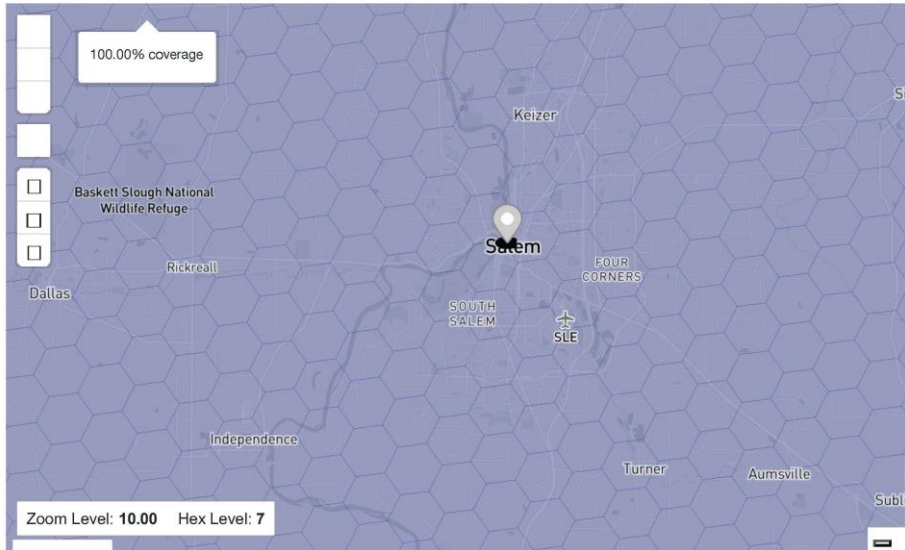
https://broadbandmap.fcc.gov/location-summary/filtered?version=jun2024&lon=-123.036676&lat=-44.940689&addr_full=Salem%2C+Oregon%2C+United+States&zoom=10.00&vlon=-123.066185&vlat=-44.915342&br=r&... 1/2

Location Summary

Environment: Outdoor Stationary Technology: 4G (5/1 Mbps) Mobile

Service Filters

Address ▾ Salem, Oregon, United States



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Salem has taken steps to better understand the increased natural hazard risks associated with our changing climate. These include, but are not limited to, the Salem Climate Action Plan (CAP) completed in November 2021, and the December 2023 Natural Hazard Mitigation Plan (NHMP).

The City completed the NHMP after receiving funding from a Federal Emergency Management Agency (FEMA) grant that was awarded to the Oregon Department of Emergency Management (OEM). The Oregon Department of Land Conservation and Development (DLCD) received this Hazard Mitigation Grant Funding to assist Salem in completing the NHMP.

DLCD contracted with the Oregon Climate Change Research Institute (OCCRI) to analyze the influence of climate change on natural hazards. A report was completed for Marion County and is available as an appendix to the full NHMP. Salem has area that is also included in Polk County, though a separate study was not completed for in any City of Salem area outside Marion County. Proximity to the Marion County study area and commonalities in the region led City of Salem staff to rely on the Marion County OCCRI analysis in completing the NHMP.

Visual information about future climate forecasts and projected hazard risks are included in this MA-65 section.

From the City of Salem 2021 Climate Action Plan-
Earthquakes and floods have been defining characteristics of the area since the beginning of recorded history, but in recent years, the impacts of climate change have become increasingly evident. The area has experienced record temperatures, record drought, flooding, and, most recently, a historic wildfire season in 2020 and destructive ice storm in early 2021.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

From City of Salem NHMP-

The socio-demographic qualities of the community population, in terms of language, race and ethnicity, age, income, educational attainment, and health are significant factors that can influence the community's ability to cope, adapt to and recover from natural disasters. In addition, other indicators such as graduation rate, quality of schools, and median household income can have long term impacts on the City of Salem economy and stability of the community ultimately affecting future resilience. Historically, 80 percent of the disaster burden falls on the public, according to the U.S. Census Bureau. Of this number, a disproportionate burden is placed upon unrepresented and socially vulnerable populations, particularly children, elderly, disabled people, minorities, and low-income persons. Population vulnerabilities can be reduced or eliminated with proper outreach and community mitigation planning.

- Approximately 7.0% of the City of Salem population has a mobility (ambulatory) difficulty, and this expands to 24.5% of the population for people over 64. Moreover, the population with a cognitive difficulty averages 6.9%.
- Salem’s real median income (\$63,927) is lower than the State (\$71,562), Marion County (\$64,406), and Polk County (\$71,532).
- Approximately 12.8% of the total Salem population lived at or below the poverty line in 2020, including 14.3% of children under 18.
- Approximately 88% of the population over 25 has graduated high school or higher and about 28.9% have a bachelor’s degree or higher; 12% of the population does not have a High School degree.
- About 52.8% of Salem renters and 36% of owners with a mortgage spend more than 30% of their income on housing.

Racial and economic injustices have created disparities in health outcomes among populations in Oregon. Black, Indigenous, and People of Color; underinvested rural, Tribal, and low-income communities; the young and the old; and those with pre-existing conditions or disabilities are more likely to experience negative health effects of climate extremes.

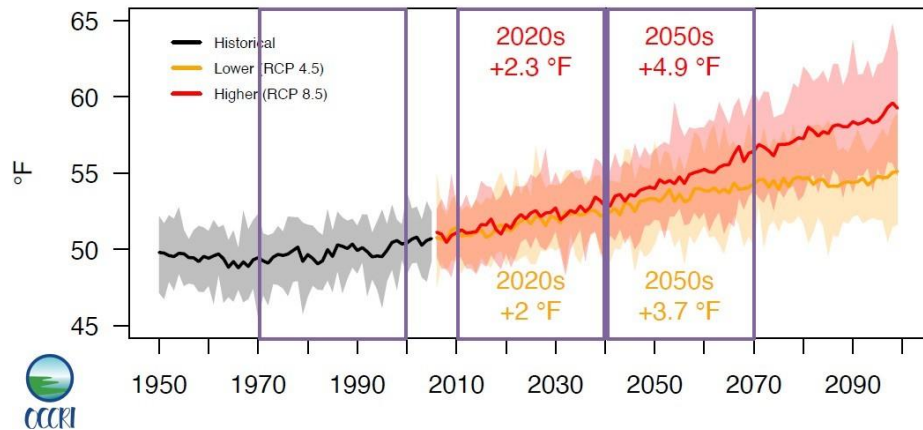
Numerous recent studies show LMI households often have fewer resource to help recover from an emergency, may not be able to afford suitable insurance, and are the most vulnerable to losing sustainable housing after a disaster.

Those who are disadvantaged may see the effects of climate change before others, as being in a more vulnerable position can often intensify any changes that occur from climate change.

Critical facilities such as warming and cooling shelters are not specifically designed to address climate change as a hazard but to help people cope with the hazards that may increase with climate change.

Historical Baseline	2020s	2050s
1971–2000	2010–2039	2040–2069

Annual Average Temperature Projections Marion County



City of Salem NHMP Source: Dalton et al., 2022

Climate change is a global issue with local impacts. In order to prepare for its effects, we need to understand Salem’s climate vulnerabilities. As part of the Salem Climate Action Plan, Verdis Group completed research on Salem’s vulnerabilities due to anticipated climate change.

This document highlights those vulnerabilities.

Projected Climate Change Impacts* for Salem



Warming Temperatures

- Average high summer temperature will increase seven degrees, from 79°F (1990s) to 86°F (2050s).
- Days with temperatures greater than or equal to 90°F will increase by 26 days, from 7 days (1990s) to 33 days (2050s).
- Growing season will lengthen by 88 days, from 227 days (1990s) to 295 days (2050s).



Increased Risk of Wildfire

Extreme wildfire danger days will increase by 9 days, from 11 per year (1990s) to 20 per year (2050s).

Source: Hegewisch, K.C., Abatzoglou, J.T., 'Future Climate Dashboard' web tool. Climate Toolbox accessed on October 2, 2020.



Changing Precipitation Patterns

Water availability will change from 3 inches (1990s) to a deficit of -0.7 inches (2050s).

**Information used to determine the projected climate change impacts is based on Representative Concentration Pathway 8.5 (RCP8.5), which is a high-emissions warming scenario.*

Projected Climate Risks and Vulnerabilities for Salem



Warming Temperatures

- More days with a heat index at or over 90°F (extreme heat days) will likely lead to more people experiencing heat-related illnesses, especially for those who work outside (e.g., farmworkers, construction workers, and field staff), who are elderly, medically fragile, or who are unsheltered.
- Increased need for shelters during heat, cold, or air quality events.
- Fewer chilling hours may have negative effects on some flowering fruit and nut crops.



Increased Risk of Wildfire

- Extremely large, intense wildfires will become more likely under hotter and drier climate scenarios.
- Poor to hazardous air quality resulting from wildfires could greatly impact unsheltered populations, people with underlying health issues such as asthma, diabetes and obesity, and other sensitive populations such as children and the elderly.
- Increased risk of wildfires may lead to an increased number of emergency evacuation events that could greatly impact transportation networks, housing, and vulnerable populations such as low-income and limited-English speaking households.



Changing Precipitation Patterns

- Hotter and drier conditions may cause more frequent droughts placing more strain on water resources. Residents could experience water curtailment or water quality issues.
- Unpredictable precipitation patterns may lead to flood events in areas beyond the historical high-risk zone resulting in more people being affected by flooding.
- Flooding damages homes, vehicles, and infrastructure such as bridges. Residents can suffer psychological stress and physical effects, such as respiratory illness from mold.
- Intense precipitation may lead to increased landslides in landslide-prone areas.

Elevated Risk of Overlapping Events

Salem noted vulnerabilities are addressed above as single events. However, if a drought were to occur during an extreme weather event like a heatwave or wildfire, the impacts to the community would be magnified.

Project Population Growth

Salem is projected to add nearly 60,000 people to its population through 2035, increasing the population to 269,274. (according to Our Salem). This growth, combined with the changing climate, may lead to more people affecting climate change as well as being affected by climate change.

HAZARD	HISTORY	PROBABILITY	VULNERABILITY	MAX THREAT	RISK	RISK LEVEL
	WF = 2	WF = 7	WF = 5	WF = 10	SCORE	H-M-L
Extreme Heat	2 x 10 = 20	7 x 10 = 70	5 x 10 = 50	10 x 10 = 100	240	High
Air Quality	2 x 9 = 18	7 x 10 = 70	5 x 9 = 45	10 x 10 = 100	233	High
Winter Storm	2 x 9 = 18	7 x 10 = 70	5 x 9 = 45	10 x 10 = 100	233	High
Earthquake	2 x 3 = 6	7 x 9 = 63	5 x 8 = 40	10 x 10 = 100	209	Medium/High
Flood	2 x 10 = 20	7 x 10 = 70	5 x 5 = 25	10 x 9 = 90	205	Medium/High
Wildfire	2 x 9 = 18	7 x 10 = 70	5 x 5 = 25	10 x 9 = 90	203	Medium/High
Water Quality	2 x 6 = 12	7 x 9 = 63	5 x 7 = 35	10 x 9 = 90	200	Medium/High
Drought	2 x 4 = 8	7 x 9 = 63	5 x 5 = 25	10 x 9 = 90	186	Medium
Windstorm	2 x 8 = 16	7 x 8 = 56	5 x 4 = 20	10 x 9 = 90	182	Medium
Landslide	2 x 8 = 16	7 x 9 = 63	5 x 2 = 10	10 x 4 = 40	129	Low
Volcano	2 x 2 = 4	7 x 2 = 14	5 x 2 = 10	10 x 10 = 100	128	Low

Table 21 from the City of Salem 2022/2023 Natural Hazard Vulnerability Assessment

From the City of Salem Hazard Mitigation Plan:

Table 21 presents the entire updated hazard analysis matrix for Salem. The hazards are listed in rank order from high to low. The table shows that hazard scores are influenced by each of the four categories combined. With considerations for past historical events, probability or likelihood of a hazard event occurring, vulnerability to the community, and maximum threat or worst-case scenario, the Salem Steering Committee ranked extreme heat, air quality, and winter storm events as the top hazard threats to the city. Earthquake, flood, wildfire, and water quality rank in the upper middle tier. Drought and windstorm events rank in the lower middle tier. Landslide and volcano events comprise the lowest ranked hazards in the city. Other hazards such as hazardous materials incident event was not reviewed.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

Priorities and goals were determined through analysis of multiple data sources:

- Comprehensive community surveys and meetings
- Interview and consultation with area stakeholders
- Staff recommendations
- Results of previous monitoring of subrecipients
- HUD Annual Homeless Assessment Report
- HUD Worst Case Housing Needs
- Policy Map, Community Profile
- HUD Community Resiliency Kit
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 5-Year Estimates
- Local Housing Solutions Housing Needs Assessment

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Comprehensive
	Other Target Area Description:	Comprehensive
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City did not identify a geographic target area as a basis for funding allocation priorities. Goals are not limited to a specific area within Salem.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 2 – Priority Needs Summary

1	Priority Need Name	Provide Decent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Administration and Planning Public Services Housing

	Description	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years, if not generations. Creating safe and decent places to live can have incredibly positive effects on a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: new construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	Basis for Relative Priority	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.
2	Priority Need Name	Create A Suitable Living Environment
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Comprehensive</p>
<p>Associated Goals</p>	<p>Administration and Planning Public Services Housing Public Facilities and Neighborhood Improvements</p>
<p>Description</p>	<p>Create a Suitable Living Environment</p> <p>A good living environment is essential for good quality of life. A functional and sound living environment allows different people to lead their daily lives and fulfill their basic needs: living, services, working, recreation, hobbies, rest, and privacy.</p>

	Basis for Relative Priority	Jobs, family income, transportation costs, and housing are intricately connected. New research has shown that stable families, communities, and housing positively impact economic vitality. Providing opportunities for workers to live in the city where they work positively affects in-commuting and reduces transportation costs.
3	Priority Need Name	Expand Opportunities for LMI Persons
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Comprehensive

Associated Goals	Administration and Planning Public Services Housing Public Facilities and Neighborhood Improvements Economic and Asset Development
Description	Expanding opportunities to low- and moderate-income persons helps to foster local economic development, neighborhood improvement, and individual self-sufficiency.
Basis for Relative Priority	Expanding opportunities for low- and moderate-income residents helps residents become financially stable and remain in safe and stable housing.

Narrative (Optional)

The City of Salem seeks to encourage viable community development by promoting integrated approaches that **provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons**. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.

Needs were identified to align with HUD CDBG objectives. The listed needs cover each of the critical areas identified by community stakeholders.

This narrative section, while optional, does help to frame the goals and projects outlined elsewhere in this plan.

Discreet activities are identified once the plan is approved and are a function of the reporting side of IDIS.

Needs identified correlate directly to goals identified elsewhere in the following way:

Provide Decent Housing

The need for decent, affordable housing is the focus of the housing goal, as well as public services. The City of Salem will work with stakeholders to identify opportunities to develop, build, and preserve affordable housing, and work to provide supportive services to decrease housing insecurity among the most vulnerable city residents.

Create a Suitable Living Environment

This need will be addressed by both the public service, housing and public facility/infrastructure improvement goals. The city is working with community stakeholders to identify critical, unmet public service needs; identify opportunities to help LMI residents stay in their homes through housing rehab, thereby preserving affordable housing; and undertaking ADA and other infrastructure and facility improvements to create a more suitable living environment for Salem's LMI residents.

Expand Opportunities for LMI Persons

This need, in the short term, will be addressed by increasing access to facilities and infrastructure with ADA improvements. In the longer term, the City of Salem is working to leverage funds for a possible year-round homeless shelter, as well as other facility and infrastructure improvements that will allow for increased access and service delivery opportunities for LMI residents of Salem.

Planning and Administration are considered to support each need, goal, and project outlined in this Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

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)	
TBRA for Non-Homeless Special Needs	
New Unit Production	<p>The City continues to help support the production of new housing in Salem.</p> <p>The City helps to support the production of new residential housing and multifamily construction and will continue with CDBG and HOME resources when possible.</p> <p>The City will work with development stakeholders to identify opportunities to expand, through acquisition, the affordable housing available throughout Salem. City of Salem staff is committed to strategic investment opportunities that expand affordable housing locally.</p> <p>Based on Salem’s limited entitlement amount and the cost of new construction, few units are solely HOME funded, but the leveraging and local support provided by the HOME award is important to securing other funding for a project. HOME funds can be used for affordable units after review of environmental factors, underwriting, market analysis, and leveraging opportunities. CDBG funds may be used for acquisition and other eligible opportunities to support the development of affordable housing.</p>
Rehabilitation	
Acquisition, including preservation	<p>The preservation and increase in the supply of affordable housing is critical for the community. Partnerships with developers and non-profit agencies encourage the acquisition of existing supply. HOME funds can assist in the acquisition of new construction or existing market rate units to create new affordable units. HOME funds could also be used to help keep projects with expiring LIHTC affordability periods maintain affordable units or replace units that convert to market rate. CDBG may be used for priority eligible acquisition opportunities that support increasing and preserving affordable housing in the City of Salem.</p>

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Salem prioritized goals and objectives for using CDBG and HOME funding to strategically and effectively benefit low- and moderate-income residents by increasing decent housing, creating a suitable living environment, and expanding economic opportunities.

The City of Salem follows HUD guidelines and limits public services to no more than 15% and administration to 20% of the annual entitlement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,469,203	50,000	2,577,704	4,069.907	5,876,812	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood. Prior year resources are reprogrammed in the first year of this CP cycle.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	672,526	125,000	1,933,844	2,731,370	2,690,104	Formula grants to implement local housing strategies. Tenants served must typically be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non-federal matching funds. Prior year resources are reprogrammed in the first year of this CP cycle.

Table 4 - Anticipated Resources

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

Projects with funding commitments from non-federal sources such as the State of Oregon, local funds, or private funding, shall have priority. In addition, projects with firm financial commitments will have priority over those with pending, tentative, or speculative commitments.

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

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

The City of Salem is actively reviewing opportunities for currently owned land or land available for acquisition to support affordable housing development. One development is currently under consideration, though details are not yet finalized. Additional publicly owned lands have not yet been identified to help address the needs of this plan.

The City of Salem will continue to explore opportunities internally and with partner organizations to access viable public lands whenever possible to help address critical needs identified in this 5-year Consolidated Plan.

Discussion

The City of Salem assists subrecipients and developers in applying for other available funds and leveraging resources to implement community development and housing activities. The limited city HOME funds regularly provide gap financing for projects awarded Low-Income Housing Tax Credit or other federal and state funding to support affordable housing. Opportunities to leverage federal funds are explored with each proposed activity. Additional points will be awarded during application scoring to proposals that have identified match resources.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Salem	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
SALEM HOUSING AUTHORITY	PHA	Public Housing Rental	

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Salem, along with surrounding jurisdictions, benefits from a Coordinated System to identify housing options for households and a Continuum of Care network of experienced multi-service agencies. The providers serving City of Salem residents have a commitment to best practices for high HMIS system data quality. Coordination of services for vulnerable populations and coordinated engagement of service providers ensures quality resource sharing and service referrals.

The City of Salem struggles with having enough affordable rental options for households with rental barriers or low incomes. Social services outside of the core metropolitan areas can be limited. The availability of resources to meet the needs identified in this Consolidated Plan is a constraint. The City of Salem continues to assess ways to increase affordable housing through planning, coordination, and conversation with developers and social service partners.

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

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		
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		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 6 - Homeless Prevention Services Summary

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)

In Salem, a coordinated and collaborative approach has been established to ensure that both targeted and mainstream services are accessible to homeless individuals, including chronically homeless persons, families with children, veterans and their families, unaccompanied youth, and persons living with HIV/AIDS.

Targeted Homeless Services:

Through the Continuum of Care (CoC), Salem helps fund and supports key service providers offering a range of interventions, including outreach, emergency shelter, and transitional housing. Coordinated Entry is utilized to assess and prioritize individuals based on vulnerability and need, ensuring equitable access to the most appropriate services.

Mainstream Health & Behavioral Health Services:

Homeless individuals and families have access to mainstream services through partnerships with providers. These organizations offer physical and behavioral health services, including mental health counseling, substance use treatment, and primary care, regardless of an individual's ability to pay. Outreach workers and housing navigators often assist clients in connecting to these services.

Persons living with HIV/AIDS can access housing and supportive services through targeted programs such as the Housing Opportunities for Persons with AIDS (HOPWA) program, which operates regionally. The HIV Alliance offers services and support through an office in Salem. HIV services include housing referrals, education and advocacy in Oregon, access to medical care, case management, and housing assistance are often coordinated through partnerships with local service providers and public health agencies. These individuals also benefit from general CoC housing programs and are prioritized when they meet criteria for vulnerability.

The City of Salem continues work to strengthen the integration between homeless and mainstream services through coordinated planning, shared data systems (e.g., HMIS), and cross-sector partnerships to reduce barriers and improve outcomes for vulnerable populations.

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

The City of Salem's service delivery system for special needs populations and persons experiencing homelessness is strengthened by a network of collaborative partners committed to addressing housing instability, health disparities, and barriers to self-sufficiency. Housing, behavioral health, physical health, employment, and supportive services providers work closely through coordinated entry, case management models, and regular cross-sector planning efforts. This collaboration has fostered a person-centered approach to care, ensuring that services are more responsive and aligned with individual needs.

The Continuum of Care is currently undergoing leadership changes and remains committed to providing provider coordination efforts, quality HMIS data and training, robust coordinated entry opportunities, and other support and cooperative efforts for community service providers.

One of the most significant challenges faced is the **increased acuity among persons seeking services**. Many individuals and families entering the system are presenting with higher levels of need, including severe mental health conditions, substance use disorders, chronic health issues, and long-term unsheltered homelessness. This increased acuity strains the capacity of existing programs, particularly in areas like behavioral health treatment, intensive case management, and permanent supportive housing. Providers report longer lengths of stay in programs, higher staff burnout, longer wait times for services, and limited housing options for those with the most complex needs.

While the system is well-coordinated, gaps remain in specific service areas, including youth-specific housing and supports, culturally specific services, and long-term housing solutions for medically fragile

individuals. The region's lack of affordable housing further compounds these challenges and limits successful exits from homelessness.

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

Despite the gaps identified, Salem's service delivery system continues to evolve through strong leadership, community engagement, and a commitment to continuous improvement. Targeted investments in cross-training among providers and system-level coordination efforts are ongoing strategies to close the gaps and better serve the most vulnerable populations.

The City activity seeks out projects for its CHDO, and uses the allowable 5% of its HOME grant for CHDO operating expenses to build capacity.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,469,200 HOME: \$336,250	Other: 5 Other
2	Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,101,500	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing	2025	2029	Affordable Housing Public Housing	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$3,477,405 HOME: \$4,345,964	Rental units constructed: 40 Household Housing Unit Rental units rehabilitated: 112 Household Housing Unit Homeowner Housing Added: 24 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 24 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities and Neighborhood Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$3,000,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8700 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
5	Economic and Asset Development	2025	2029	Non-Housing Community Development	Citywide	Expand Opportunities for LMI Persons	CDBG: \$450,000 HOME: \$0	Businesses assisted: 50 Businesses Assisted

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Salem is committed to using CDBG and HOME funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>The City of Salem may have administration and planning projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Submission of applications for Federal Programs

2	Goal Name	Public Services
	Goal Description	<p>Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>Salem may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.</p> <p>The City of Salem's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> • Services for Seniors • Services for Homeless Persons • Child care • Health services • Substance use services • Services for Domestic Violence Victims

3	Goal Name	Housing
	Goal Description	<p>The City prioritized goals and objectives for using CDBG and HOME funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Salem is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>Salem's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> • Homeownership Assistance • Rehabilitation (single-unit residential and/or multi-family residential) • Energy efficiency improvements • The administrative cost for rehabilitation activities • Lead-based paint testing/abatement • Housing Counseling • Rental and Homeownership Housing Development and Construction • Homeownership Housing Development and Construction

4	Goal Name	Public Facilities and Neighborhood Improvements
	Goal Description	<p>Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Salem's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> • ADA Improvements • Sidewalks • Curb cuts • Park and Open Space Improvements <p>Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Salem's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> • Senior Centers • Homeless and Domestic Violence Facilities • Neighborhood Facilities • Health Facilities
5	Goal Name	Economic and Asset Development
	Goal Description	<p>Salem will provide Economic Development opportunities to eligible Microenterprise business owners.</p> <p>Assistance may include technical assistance, funding development, training, and other eligible activities related to economic and asset development.</p>

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)

Including new affordable rental units likely to be constructed, acquisition or preservation of existing homeowner and rental units, and possible funding for tenant-based rental assistance, the City of Salem estimates that over 150 low—and moderate-income households will be assisted with affordable housing during this Consolidated Plan period.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

The Salem Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Salem Housing Authority (SHA) Resident Advisory Board (RAB) represents the residents of the Public Housing and Voucher Program participants assisted by the Public Housing Authority (PHA).

The SHA Resident Advisory Board plays a significant role in the planning process, development, and future modifications of the PHA Plan. Salem Housing Authority's goal is to collaborate and ensure input from residents. SHA provides in person and virtual meeting options.

SHA offers multiple other valuable opportunities to residents including Family Self Sufficiency and classes in financial literacy. Providing resources through key partnerships is a key part of the SHA mission.

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

No

Plan to remove the 'troubled' designation

Not applicable

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts. Environmental lead is a toxic substance that affects the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High levels of lead can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs that they have the disease. Any signs or symptoms the child may have could be mistaken for other illnesses, and the child goes undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs), at any detectable level, have been shown to cause behavioral and developmental disorders. Therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered to be the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned from use in homes after 1977. Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to a large number of homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

The City of Salem is considering implementing a housing rehabilitation program during this CP cycle. By providing rehab assistance to Salem residents, the city may support housing stock preservation for vulnerable households. If such a program is implemented, the City of Salem will work with qualified contractors to rehab pre-1978 homes as part of this project. The city and contractors will utilize the LSHR Toolkit forms and guidance to ensure all lead hazards related to rehabilitation are properly addressed. This project will assist in addressing lead hazards in homes assisted. The city will also share

lead hazard information with applicants, including any of those on a wait list or households not subsequently enrolled in the project.

The city will work with partners and trade groups to encourage contractors to become RRP-certified to complete work and reduce LBP hazards. This will benefit not just those enrolled in any HUD-funded rehab activities but all homeowners a contractor may work with.

How are the actions listed above related to the extent of lead poisoning and hazards?

The above actions will ensure all requirements, including the LSHR, are followed and lead hazards are minimized.

How are the actions listed above integrated into housing policies and procedures?

The City of Salem has previously worked with a local Community Action Agency that receives Weatherization funds. The weatherization program only uses contractors that are registered with the state to work with lead-based paint if LBP may be disturbed. Salem may work with the same subrecipient to complete rehab activities in the future. **The City will require any subrecipient to comply with HUD lead-safe housing rule (LSHR).** Additionally, the City will require lead-based paint policies and procedures that comply with LSHR with any partners who may administer these programs on the City's behalf. Contractors in the housing rehabilitation program will have lead-based paint requirements integrated into their contract for services with the homeowner.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Salem has many programs designed to help low-income families, such as the Homebuyer Assistance Program, which is designed to help families build generational wealth through the opportunity to purchase a home. The City also has programs to help low-income families create or maintain their own businesses, including technical assistance through the Micro-Enterprise Assistance Program. The City also maintains a strong working relationship with the Salem Housing Authority (SHA), and works cooperatively to provide assistance to help households stabilize in or preserve affordable units. The City continues to seek additional partnerships with other Agencies and Developers to provide more accessible low-income housing opportunities.

The needs, goals, and projects outlined in the Consolidated Plan work together to help reduce poverty. While poverty is a function of factors, many of which are beyond the control of City policies, providing Salem residents with affordable, quality housing in economically diverse neighborhoods can foster economic mobility and soften the impact of poverty.

The City of Salem intends to support the preservation of affordable senior housing through a coordinated rehabilitation effort with the Salem Housing Authority. Building and preserving affordable housing by supporting community partners is a cornerstone of this CP.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Through the integration of programs discussed throughout this Consolidated Plan and the provision of developing self-sufficiency, the stability of housing for the residents of Salem can become a reality for the many underserved populations. Through the development and rehabilitation of existing affordable housing units and the integration of Section 504 accessible units, the goal of generating more “aging in place” units can be met, including units for the elderly and the disabled. The goal of integrating energy-efficient methods when conducting rehabilitation projects is formalized through the application and agreement process through integrated development within the City of Salem’s housing standards for projects built with federal funding.

The 2025-2029 Consolidated Plan has goals designed to help address and reduce poverty in Salem. The goals outlined in the Consolidated Plan are focused on improving the lives of low—and moderate-income residents.

Goal: Housing

Improving and preserving the existing housing stock is key to increasing the number of affordable housing units in Salem. The City will help ensure that low- to moderate-income residents have safe and livable housing.

Salem is committed to improving and increasing access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability. The City prioritized goals and objectives for using CDBG and HOME funding to benefit low- and moderate-income residents strategically and effectively by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons.

Goal: Public Services

The City will work to utilize CDBG funds for public services. Projects will help low- to moderate-income residents with the impacts of domestic violence, homelessness, and other key community services. These projects may vary over the course of the consolidated plan. Still, the focus will remain on ensuring that low- and moderate-income residents have the support they need to ensure their safety, access to affordable housing, and increased access to economic improvements.

Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of services that address the community's needs for the target population. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus 15 % of the previous year's program income, if any.

Goal: Public Facilities and Neighborhood Improvements

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure and facilities.

Goal: Economic Development Business Assistance

Through technical assistance and opportunities to create viable small businesses, business assistance will focus on LMI Microenterprise Business Owners. This will help participants become more self-sufficient and stable.

SP-80 Monitoring – 91.230

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

City of Salem staff will work closely with HUD to ensure that all statutory requirements are being met and that information being reported in the City's CAPER is accurate and complete. Additionally, the City will participate in online and on-site HUD training regularly, when offered.

Monitoring is an ongoing, two-way communication process between the City and recipients. The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG and/or HOME programs;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG and/or HOME-funded activities for the first time

The City and subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

Monitoring Visits: The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to program funding provided, evaluation of the subrecipient's performance, analysis of the strengths and

weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

Evaluating Performance: Performance is measured against the goals identified in the initial subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

Financial Management: Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

Data Management: The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly and work to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from subrecipients.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Salem prioritized goals and objectives for using CDBG and HOME funding to strategically and effectively benefit low- and moderate-income residents by increasing decent housing, creating a suitable living environment, and expanding economic opportunities.

The City of Salem follows HUD guidelines and limits public services to no more than 15% and administration to 20% of the annual entitlement.

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,469,203.00	50,000.00	2,577,203.00	4,096,406.00	5,876,812.00	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood. Prior year resources are reprogrammed in the first year of this CP cycle.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	672,526.40	125,000.00	1,993,844.00	2,791,370.40	2,690,104.00	Formula grants to implement local housing strategies. Tenants served must typically be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non- federal matching funds. Prior year resources are reprogrammed in the first year of this CP cycle.

Table 1 - Expected Resources – Priority Table

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

Projects with funding commitments from non-federal sources such as the State of Oregon, local funds, or private funding, shall have priority. In addition, projects with firm financial commitments will have priority over those with pending, tentative, or speculative commitments.

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

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

The City of Salem is actively reviewing opportunities for currently owned land or land available for acquisition to support affordable housing development. One development is currently under consideration, though details are not yet finalized. Additional publicly owned lands have not yet been identified to help address the needs of this plan.

The City of Salem will continue to explore opportunities internally and with partner organizations to access viable public lands whenever possible to help address critical needs identified in this 5-year Consolidated Plan.

Discussion

The City of Salem assists subrecipients and developers in applying for other available funds and leveraging resources to implement community development and housing activities. The limited city HOME funds regularly provide gap financing for projects awarded Low-Income Housing Tax Credit or other federal and state funding to support affordable housing. Opportunities to leverage federal funds are explored with each proposed activity. Additional points will be awarded during application scoring to proposals that have identified match resources.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$303,840.00 HOME: \$79,750.00	Other: 1 Other
2	Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$244,280.00	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing	2025	2029	Affordable Housing Public Housing	Citywide	Provide Decent Housing Create A Suitable Living Environment	CDBG: \$1,953,365.00 HOME: \$2,711,620.00	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
4	Public Facilities and Neighborhood Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment	CDBG: \$1,455,824.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5 Households Assisted
5	Economic and Asset Development	2025	2029	Non-Housing Community Development	Citywide	Expand Opportunities for LMI Persons	CDBG: \$90,000.00	Businesses assisted: 10 Businesses Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	
2	Goal Name	Public Services
	Goal Description	
3	Goal Name	Housing
	Goal Description	
4	Goal Name	Public Facilities and Neighborhood Improvements
	Goal Description	
5	Goal Name	Economic and Asset Development
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

After reviewing and scoring the funding applications, the City of Salem selected the following projects.

Staff first reviews applications to ensure they meet all federal program requirements before evaluating them for selection and funding.

Â

Projects

#	Project Name
1	2025 Administration and Planning
2	2025 Public Services
3	2025 Housing Development and CHDO Set-Aside
4	2025 Housing Preservation
5	2025 Public Facilities
6	2025 Asset and Economic Development

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Federal CDBG funds are intended to provide low-and moderate-income households with viable communities, including decent housing, a suitable living environment, and extended economic opportunities. Eligible activities include housing rehabilitation and preservation, homeownership opportunities, public services, community infrastructure improvements, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the

following criteria:

- Meeting the statutory requirements of the CDBG and HOME programs
- Meeting the needs of low- and moderate-income residents
- Coordination and leveraging of resources
- Response to expressed community needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The primary obstacles to meeting underserved needs are the limited resources available to address identified priorities. When feasible, the City of Salem will partner with other public agencies and nonprofit organizations to leverage resources and maximize outcomes in housing and community development. In the end, however, the need far exceeds the funding available from all sources combined.

AP-38 Project Summary
Project Summary Information

1	Project Name	2025 Administration and Planning
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$303,840.00 HOME: \$79,750.00
	Description	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Salem is committed to using CDBG and HOME funding for administration to help continue growing an efficient, effective, and resourceful community development program. The City of Salem may have administration and planning projects that include, but are not limited to:</p> <ul style="list-style-type: none"> General management, oversight, and coordination Providing local officials and citizens with information about the CDBG program Preparing budgets and schedules Preparing reports and other HUD-required documents Program planning Public Information Monitoring program activities Fair Housing activities Submission of applications for Federal Programs
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	All residents in Salem benefit directly or indirectly from the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs.
	Location Description	Citywide

	Planned Activities	The City has planned for administrative services which include providing technical assistance, planning activities, fair housing activities, and general administrative services for PY25. These activities are scheduled to date, and the City may make changes as needed that fit the description of this project.
2	Project Name	2025 Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$244,280.00
	Description	Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address various individual needs and increase CDBG dollars' impact by complementing other activities. The City of Salem may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income from the previous year.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that over 1500 individuals and/or families will benefit from case management, referral, direct service, and other public service resources. Beneficiaries will include unaccompanied youth, domestic violence victims, and other residents in need of support.
	Location Description	Public Services may be offered citywide.

	Planned Activities	The City of Salem may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income from the previous year. Salem's goal to improve and provide public services may include but is not limited to: case management and referral services for domestic violence victims and youth, health services, behavioral health services, fair housing counseling, education programs, services for homeless persons, services for seniors. Other eligible activities may be undertaken, subject to funding availability.
3	Project Name	2025 Housing Development and CHDO Operations
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment
	Funding	CDBG: \$1,032,270.00 HOME: \$843,534.00
	Description	Development of new housing in the City of Salem.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Finish Applegate Veterans housing development (3 units). Finish Voyagers Village LMI housing development (3 units). Macleay CLT LMI homebuyer assistance (24 units). DevNW CHDO Operations
	Location Description	Activities may be undertaken citywide.
	Planned Activities	Currently planned activities include development of new housing, homebuyer assistance and CHDO set-aside: Direct Homebuyer Assistance DevNW McCleary CLT (24 units) Acquisition of land adjacent to Market Street acquisition (24 units). CHDO Set-aside Other eligible activities may be undertaken if a proposed activity does not move forward or if funding is available.

	Project Name	2025 Housing Preservation
--	---------------------	---------------------------

4	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment
	Funding	CDBG: \$921,090.00 HOME: \$1,866,080.00
	Description	Support for developing homeowner housing, homebuyer assistance, and housing preservation. May include eligible acquisition, necessary infrastructure improvements, and other eligible activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 30 housing units will receive assistance under this activity.
	Location Description	Activities may be undertaken citywide.
	Planned Activities	The City of Salem will begin a rehabilitation collaborative project with the Salem Housing Authority for two senior multi-family buildings totaling 112 units. Finish WestCare veterans housing rehabilitation (12 units). Other eligible rehabilitation and housing preservation activities may be undertaken if funding allows.
5	Project Name	2025 Public Facilities
	Target Area	Citywide
	Goals Supported	Public Facilities and Neighborhood Improvements
	Needs Addressed	Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$1,455,820.00
	Description	Public Facilities funding support may fund the acquisition and renovation of key facilities providing support to City of Salem residents.
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	It is estimated that up to 1000 Salem residents will benefit from public facility activities.
--	---

	Location Description	Activities may be undertaken citywide.
	Planned Activities	Current activities under consideration include - acquisition assistance for a Marion Polk Food Share warehouse allowing the organization to expand storage and service opportunities, and rehabilitation assistance to the Center for Hope and Safety in support of domestic violence victims. Other activities may be undertaken if planned activities prove unviable and funding allows.
6	Project Name	2025 Asset and Economic Development
	Target Area	Citywide
	Goals Supported	Economic and Asset Development
	Needs Addressed	Expand Opportunities for LMI Persons
	Funding	CDBG: \$90,000.00
	Description	Asset and Economic Development will support LMI Micro-Enterprise business owners in stabilizing and expanding opportunities through technical assistance, business planning, marketing, finance, and other services. All businesses assisted will be based in Salem. Activities undertaken for eligible LMI micro-enterprise business owners can assist these households in creating long-term stability and expanding opportunities for future growth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The number of businesses assisted is dependent on eligible enrollees. It is estimated that 10 eligible micro-enterprise businesses will receive assistance in PY25
	Location Description	Microenterprise Assistance may help eligible businesses citywide
Planned Activities	Working with a community partner(s), eligible microenterprises will receive support and technical assistance.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds
City of Salem	100%

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is actively trying to expand distribution of affordable housing developments to avoid concentrations in Low Moderate Income census tracts. This is consistent with Strategy F in its Housing Production Strategy.

AP-60 Public Housing – 91.220(h)

Introduction

The Salem Housing Authority (SHA) works to provide opportunities to people experiencing housing barriers while honoring their dignity and maintaining public trust.

Salem Housing Authority's mission is to assist low—and moderate-income families in achieving self-sufficiency through stable housing, economic opportunity, community investment, and coordination with social service providers.

SHA is building a stronger community through public housing, housing choice vouchers, affordable housing, and supportive services. They serve families, individuals, people with disabilities, and senior citizens.

Actions planned during the next year to address the needs to public housing

The City of Salem and SHA staff work closely to address the housing needs of Salem residents.

During the next year, CDBG and HOME funds will be allocated to support the renovation of senior rental housing owned by SHA. This will ensure the maintenance needs of the building are met, expanding the period of functional use. The long-term affordability of these units will be secured for new generations.

The city is exploring other opportunities to partner with SHA and a potential Community Land Trust is in discussion.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Salem Housing Authority (SHA) Resident Advisory Board (RAB) represents the residents of the Public Housing and Voucher Program participants assisted by the Public Housing Authority (PHA).

The SHA Resident Advisory Board plays a significant role in the planning process, development, and future modifications of the PHA Plan. Salem Housing Authority's goal is to collaborate and ensure input from residents. SHA provides in person and virtual meeting options.

SHA offers multiple other valuable opportunities to residents including Family Self Sufficiency and classes in financial literacy. Providing resources through key partnerships is a key part of the SHA mission.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The Salem Housing Authority is not designated as troubled.

Discussion

The City of Salem and the Salem Housing Authority are active partners, consistently working together to improve outcomes for low-income Salem residents.