



2017-2018

Annual Action Plan



Executive Summary

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

1. Introduction

The 2015-2019 Housing and Community Development Consolidated Plan (Consolidated Plan) is an inter-city effort to identify needs and formulate a five-year strategic plan with objectives and outcomes that address the needs for housing, community and economic development, and human services within the cities of Salem and Keizer.

As an entitlement community, the City of Salem (City) is eligible to receive funds from the U.S. Department of Housing and Urban Development (HUD) under two formula grants: Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). The creation of the Consolidated Plan is a federal requirement from HUD for the City to receive funds from these programs.

The Consolidated Plan for Salem and Keizer allows for the sharing of important public information and the identification of shared public and regional resources in the area to address the housing and community development needs, objectives, and implementation strategies to assist low and moderate-income and special needs residents. Desired outcomes of the 2015-2019 Consolidated Plan are geared towards making the cities of Salem and Keizer decent, safe and affordable places to live, and encouraging a vibrant, livable community.

With available funds, the City administers housing and community development loans and grant programs to projects and programs in Salem and Keizer. The allocation of these funds is determined through an application and Annual Action Plan process, determining which projects and/or programs fit most closely with the Consolidated Plan. Projects are allocated funds based on annual resources provided through these two funding sources.

The mission of the City of Salem Urban Development Department is to provide for the sustainable expansion of the prosperity in the community, measured in terms of jobs and income growth, human development, education, health, and environmental sustainability. The Federal Programs Division of the City of Salem Urban Development Department remains committed to assisting the citizens of Salem and Keizer obtain clean and safe living conditions that enhance livability, and provide for economic stability, growth, and overall well-being.

As the lead agency between Salem and Keizer overseeing the development and implementation of the Consolidated Plan, the City of Salem Urban Development Department collaborates with other City departments and organizations to identify community needs. Once these needs are determined, priorities for the implementation of the Consolidated Plan are used to direct activities and expenditures of CDBG and HOME funds.

This 2017-2018 Annual Action Plan is a requirement of the 2015-2019 Consolidated Plan. The Annual Action Plan will discuss the projects and programs taking place during the 2017-2018 Plan Year.

Disclaimer

The Consolidated Plan and subsequent Annual Action Plan layout is prescribed by the U.S. Department of Housing and Urban Development.

Additionally, data for the 2015-2019 Consolidated Plan was collected through multiple means. Due to the data collection process, various reports encompass different geographical areas that include the City of Salem, Salem Metropolitan Statistical Area (Marion and Polk), and the Mid-Willamette Valley (a three-county area of Marion, Polk, and Yamhill). The Salem Metropolitan Statistical Area (MSA) encompasses the City of Salem and a majority of the urban centers in Marion and Polk Counties.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Consolidated Plan addresses three objectives and three outcomes defined by HUD, through the Community Planning and Development performance measurement framework, to address the needs of the community. The following are the three performance objectives and three outcomes:

Objectives

- Decent Housing
- Suitable Living Environment
- Economic Opportunities

Outcomes

- Availability/Accessibility
- Affordability
- Sustainability

The Federal Programs Division utilizes the above objectives and outcomes to determine the eligibility of programs and projects submitted during the application process.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In the 2009-2014 Consolidated Plan, the following priorities were identified and the goals met over the past five years:

PRIORITY # 1: END HOMELESSNESS

The City provided social public service funding for programs such as homeless case management to assist social service agencies in capacity building to identify persons at risk of homelessness, their client needs, and client support systems. Direct housing assistance was provided in the forms of security deposits, tenant based rental assistance, and subsistence payments (one-time rent/utility crisis payments) for those at-risk of homelessness.

Programs such as self-sufficiency case management, in conjunction with transitional housing, were funded including the major rehabilitation of an existing transitional housing facility.

PRIORITY # 2: PROMOTE ECONOMIC DEVELOPMENT

The City of Salem provided funding for the following types of economic development activities that expanded the opportunity for low to moderate income families to gain capital and increase their socioeconomic status: microenterprise training and technical assistance, micro loans to small businesses, and projects generating jobs for those with disabilities.

PRIORITY # 3: EXPAND AND SUSTAIN OWNER AND RENTER AFFORDABLE HOUSING STOCK

Financial support was provided to various multifamily housing projects including the following: rental rehabilitation, rental new construction, tenant- based rental assistance programs, and Community Housing Development Organization (CHDO) operating costs.

Loans were provided to low and moderate-income homeowners for down payment assistance and single family housing rehabilitation. These two programs ended in 2011 due to a downturn in the economy and lack of interest.

Funding was provided to the Fair Housing Council of Oregon in an effort to provide awareness and education around fair housing.

PRIORITY # 4: REVITALIZE LOW-INCOME NEIGHBORHOODS

Public facility improvements, funded with CDBG, benefited low and moderate-income residents and included the following: acquisition and rehabilitation of a domestic violence facility, rehabilitation of a community pool, installation of a community kitchen and repacking equipment at the local food bank, and construction of a clinic.

Funding was provided to carry out case management activities for persons fleeing domestic violence, human trafficking, and stalking.

4. Summary of Citizen Participation Process and consultation process

The Citizen Participation Plan provides for, and encourages, citizens to participate in the planning, development, implementation, and evaluation of the City Housing and Community Development plans and programs. The Citizen Participation Plan focuses on public involvement in the process of developing the City's Housing and Community Development Consolidated Plan (Consolidated Plan), Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER). Substantial amendments to the Consolidated Plan and the Annual Action Plan go before citizens for evaluation and comments prior to City Council approval.

Annual Plan

- Application Process (Public Meetings with Salem Urban Development, Community Services and Housing Commission [CSHC])
- Public Comment Period
- Public Hearing

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Consolidated Plan.

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

7. Summary

The Consolidated Plan and subsequent Annual Action Plan take into consideration current planning efforts across the City of Salem including, but not limited to, the Housing Needs Assessment, Economic Opportunity Analysis, and the Community Economic Development Strategy. The Consolidated Plan utilizes coordinated planning, analysis of local, regional, and national data, and citizen input to identify projects of the highest priority over the next five years. The goals identified for the 2015-2019 Consolidated Plan cycle include:

- Goal #1- Promote Economic Development;
- Goal #2- End Homelessness;
- Goal #3-Expand Affordable Housing; and
- Goal #4-Neighborhood Revitalization.

This prioritization identifies a shift in the first two goals from the previous Consolidated Plan. This is due, in part, to a national shift to provide an avenue to self-sufficiency beyond meeting an emergency need. A more detailed account of the goals and the subset goals are identified in section SP-45 of the 2015-2019 Consolidated Plan. The goals are set based on eligible activities under the HOME and CDBG entitlement funds received by the City. Validations of needs are indicated through local, regional, and national data sources.

PR-05 Lead & Responsible Agencies – 91.200(b)

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

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

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	SALEM	
CDBG Administrator		City of Salem
HOME Administrator		City of Salem

Narrative (optional)

Managing the Process (Federal Programs)

City of Salem Urban Development Department's Federal Programs Division manages housing and community development activities with CDBG and HOME funds. HOME funds are received through the Salem/Keizer HOME Consortium - an intergovernmental partnership between the cities of Salem and Keizer. The City of Salem receives both CDBG and HOME funds annually and awards funding through an annual competitive application process. These funds provide financing for housing activities, economic development, community development, social services (public services), and public improvements for the benefit of low and moderate income individuals, families, and neighborhoods across the area.

Activities and programs funded by both CDBG and HOME are carried out in cooperation with several partners: community based non-profit organizations, for-profit organizations, faith-based groups, private developers, and other City and State agencies and departments. The creation of this Annual Action Plan is a collective effort of City of Salem Urban Development staff, Salem Urban Development Community Services and Housing Commission (CSHC), participating citizens, and community stakeholders.

Consolidated Plan Public Contact Information

Urban Development Department: Federal Programs Division
350 Commercial Street NE, Salem, OR 97301
503-588-6178

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Federal regulations require that entitlements of CDBG and HOME funds follow an approved Citizen Participation Plan in order to receive continued federal funding. The detailed Citizen Participation Plan for the City of Salem sets forth the policies and procedures for citizen participation. The citizen participation process implemented by the City is developed to encourage input from community stakeholders and citizens of Salem and Keizer. Private and public local support organizations (social service agencies, state assistance departments, the housing authority, and citizen boards and commissions) work to meet the needs of the homeless and low and moderate-income persons in Salem and Keizer. These groups along with community members are given an opportunity to review and comment on the information contained in this Annual Action Plan and other plans and reports developed by the City.

The development of this Annual Action Plan is guided by the effort of CSHC, and this draft was made available to the public for review and comment beginning March 15, 2017.

Key components of the citizen participation process include:

1. Involvement from citizen advisory groups in Salem and Keizer
2. Information and notices provided at community meetings such as the Emergency Housing Network (EHN)
3. Final public comment period and a hearing on the draft Consolidated Plan

Staff is working with a number of key agencies; both public and private, to better coordinate housing, health, mental health, prevention of homelessness, and social services in the City of Salem. The coordination efforts are expected to reduce duplication of services and better manage the social services provided. This is considered especially essential in a difficult economy with more and more people needing basic services and funding being more difficult to obtain.

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)).

Activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies are evident in the organizations listed in the Consultation section of the 2015-2019 Consolidated Plan. Coordination of housing projects, housing programs, and inclusion within the planning process with the Salem Housing Authority (SHA) will continue. SHA is consulted regularly when preparing planning documents. SHA also contributes to expansion of affordable housing through Section 8 Vouchers, HUD-Veterans Affairs Supportive Housing (VASH) Vouchers, and other such programs as described throughout this Annual Action Plan.

The City of Salem continues to coordinate regulated monitoring of projects that received both City of Salem federal funds and State of Oregon funding such as Low Income Housing Tax Credit (LIHTC) funds. This coordination is a streamlining effort to reduce the burden of entry for tenants occupying funded units, and to reduce the administrative burden of monitoring on the City of Salem and the State of Oregon.

The City of Salem is currently working with Marion County and Salem Health on developing a sobering center. This project is in the conceptual phase.

The consultation and inclusion of other listed categories are identified in the Consultation section of this Annual Action Plan and throughout each defined section.

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 Continuum of Care is a community based long-range planning organization that addresses the needs of homeless persons in order to help reach maximum self-sufficiency. The Continuum of Care is comprised of community stakeholders and is based on an assessment of homeless needs and resources. The Mid-Willamette Valley Community Action Agency (MWVCAA) coordinates the local Continuum of Care efforts as a part of the Rural Oregon Continuum of Care (ROCC). The ROCC serves 28 counties including Marion and Polk, inclusive of the cities of Salem and Keizer.

Gap analysis allows the City of Salem to leverage other viable and necessary resources for programs and projects. The City completed a Housing and Community Needs Survey, which formulated strategies to provide sustainable housing and supportive services in the 2015-2019 Consolidated Plan. In January 2016, a homeless point in time count was conducted and the results showed there were 298 homeless children in Marion and Polk counties (All school districts in the two-county area were contacted, but not all were able to participate).

Over the next year, the strategy of reducing, preventing, and supporting the elimination of homelessness in the City is to support community agencies providing services needed to help move people from homelessness into permanent housing. Through partnerships with local service agencies, housing developers, and job training programs, barriers for persons experiencing homelessness will be reduced, providing the stability, support, and means for those experiencing homelessness to move into permanent housing. This strategy is aligned with HUD's goal of eliminating homelessness. The participation of the City in the Mid-Willamette Homeless Initiative has provided an opportunity to reach collective goals across the region in reducing homelessness, mitigating the barriers for those experiencing homelessness, and provided informative tools to assist the four jurisdictions of Marion County, Polk County, City of Salem, and City of Keizer in policy making decisions and ensuring the success of collective goals. The collective goals established through the Mid-Willamette Homeless Initiative strategic plan will help in providing a more coordinated approach to assisting individuals experiencing homelessness both on the agency level, local government level, and regionally.

A variety of homeless programs and services exist in the City and its surrounding area. Many community development agencies, non-profit organizations, and faith based groups have contributed in various capacities to assist the homeless population in the area. The City of Salem will continue to advance the efforts of the Marion and Polk Counties Plan to End Homelessness through partnerships with members of the Continuum of Care. The City supports the rehabilitation of existing homeless shelters and facilities, and projects and programs that expand both transitional and permanent affordable housing for low and moderate-income residents.

During the 2016 Program Year, the City of Salem provided a letter of support to the ROCC in their application for the Runaway and Homeless Youth (RHY) Demonstration Program through HUD. The application consisted of eight (8) of the 28 counties included in the ROCC. The eight counties are Marion, Polk, Linn, Benton, Lincoln, Klamath, Malheur, and Harney. Unfortunately, the ROCC was not successful in receiving an award. However, the partnerships and networking that occurred in the preparation of the application will have lasting impacts on creating a coordinated entry system for homeless and runaway youth regionally. This foundation will help to continue the efforts of the agencies and their partners in providing a full continuum of services for runaway and homeless youth.

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

Mid-Willamette Valley Community Action Agency (MWVCAA) administers the McKinney-Vento resources for the City. The MWVCAA, as a member of the Rural Oregon Continuum of Care (ROCC), also coordinates the local CoC effort for Marion and Polk counties through the Marion and Polk Counties Plan to End Homelessness. The Marion and Polk Counties Plan to End Homelessness is a community based long-range plan addressing the needs of homeless persons in order to help them reach maximum self-sufficiency. The Homeless Management Information System (HMIS) currently is only required by agencies receiving funds that are tied to the use of the system. The City of Salem in conjunction with the Mid-Willamette Homeless Initiative is evaluating if there could be wider participation in the use of the system across the four jurisdictions of the City of Salem, City of Keizer, Marion County, and Polk County.

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

1	Agency/Group/Organization	Salem Interfaith Hospitality Network
	Agency/Group/Organization Type	Services-Homeless Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Salem Interfaith Hospitality Network (SIHN) submitted applications for a tenant-based rental assistance program, Fresh Start, and homeless case management. The two programs have been awarded funding and will work together to provide coordinated access to housing and self-sufficiency.</p> <p>SIHN attends the Community Services and Housing Commission meetings and provides feedback to Federal Programs staff throughout the year about the success of their clients in gaining permanent housing and becoming self-sufficient.</p> <p>During 2016, Salem Interfaith participated in a discussion panel for the annual League of Oregon Cities conference. The discussion panel presented information regarding homelessness in Salem and the current efforts to reduce homelessness.</p>

2	Agency/Group/Organization	Northwest Human Services
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Persons with Disabilities Services - Homeless Services - Education Health Agency
	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 - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Northwest Human Services submitted two applications for General Funds dedicated to public services. They have been awarded funding for both programs. One is the Crisis Hotline and the other is the HOST program. Crisis Hotline provides case management and emergency direct assistance to those in crisis. The HOST program provides homeless case management services to youth.</p> <p>Northwest Human Services attends the Community Services and Housing Commission meetings regularly.</p> <p>In 2016 Northwest Human Services provided a packet of information cards (clinic pick up locations and times) to the Salem Police Department Downtown team for distribution to persons experiencing homelessness.</p>

3	Agency/Group/Organization	Congregations Helping People
	Agency/Group/Organization Type	Services - Housing Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Congregations Helping People (CHP) submitted two applications for funding. Both programs were provided funding (one through CDBG and the other through General Funds dedicated to public services). The Housing Assistance Program provides one-time subsistence payments to families in crisis for rent. The other program provides one-time utility assistance to households in crisis.</p> <p>CHP regularly attends the Community Services and Housing Commission meetings.</p> <p>Throughout the year, CHP consults with Federal Programs regarding clients with varying situations to ensure eligibility and to streamline their program and make any programmatic modifications that provide for a more effective program.</p>
4	Agency/Group/Organization	Interface Network, Inc.
	Agency/Group/Organization Type	Services - Education Services - Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Interface submitted an application for a microenterprise training program. They have been awarded funding for this program that will provide technical assistance and training to small businesses owned by low and moderate-income persons.</p> <p>Interface Network provides information throughout the year regarding conferences and events that the City may attend to distribute materials about City programs that align with microenterprise development.</p>

5	Agency/Group/Organization	Salem Housing Authority (SHA)
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	<p>SHA submitted an application for the conversion of a historic nurses quarters at the Oregon State Hospital grounds (Yaquina Hall) for 50 units of affordable housing and an application for one-time security deposit assistance. Yaquina Hall was awarded funding. The Security Deposit Program was also funded.</p> <p>SHA works with Federal Programs staff in review of plans, updates regarding the Housing Authority properties and programs, and in consultation with Federal Programs as needed about overlaying of funding sources and the outcome in regards to income restrictions and rent restrictions.</p> <p>SHA provided updates to the Public Housing and Voucher sections of this Annual Action Plan.</p>
6	Agency/Group/Organization	Marion Polk Food Share
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Marion Polk Food Share has been awarded funding for the purchase of emergency food resources from General Funds dedicated to public services.</p> <p>Marion Polk Food Share attend the Community Services and Housing Commission regularly.</p>

7	Agency/Group/Organization	MicroEnterprise Resources Initiatives and Training
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>MERIT has been provided funding for a microenterprise program that will provide training and technical assistance for low and moderate-income business owners.</p> <p>MERIT also has a Job Savers Program that provides training and job placement in the field of welding. This program has partnered with the Union Gospel Mission (a men's shelter) to offer placements for clients served through UGM.</p>

8	Agency/Group/Organization	Catholic Community Services Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Employment Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Civic Leaders
	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?	<p>Catholic Community Services has been provided funding for Community Housing Development Organization (CHDO) Operating in conjunction with the reconstruction of an affordable multi-family housing facility, St. Monica. They have also been awarded funds for the reconstruction of St. Monica.</p> <p>Federal Programs works closely with Catholic Community Services in unit distribution and in providing guidance as requested on income and rent restrictions.</p> <p>Catholic Community Services is currently the only Community Housing and Development Organization in Salem.</p>

9	Agency/Group/Organization	St. Francis Shelter
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>St. Francis Shelter has been awarded General Funds dedicated to public services for homeless case management for families living in transitional housing.</p> <p>St. Francis Shelter regularly attends the Community Services and Housing Commission meetings.</p> <p>In 2016 St. Francis Shelter also participated in a discussion panel at the annual League of Oregon Cities conference. The discussion panel presented information regarding homelessness in Salem and the current efforts to reduce homelessness.</p>

1 0	Agency/Group/Organization	Center for Hope and Safety
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children 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?	Center for Hope and Safety has been awarded funding for case management that will be provided to victims of domestic violence, human trafficking, and stalking. Center for Hope and Safety attends the Community Services and Housing Commission meeting regularly.
1 1	Agency/Group/Organization	Women at the Well
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Women at the Well Grace House submitted an application for federal funding for case management that would be provided to homeless women. They were not funded due to the reduced amount of funding available to allocate.

1 2	Agency/Group/Organization	Emergency Housing Network
	Agency/Group/Organization Type	Inclusive Service Network
	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 Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emergency Housing Network was consulted through notification and distributed information at the March 9, 2017 meeting. Federal Programs staff regularly attend the Emergency Housing Network meetings, providing updates and information including opportunities for input and review. Many of the attendees are representatives of agencies funded through Federal Programs.
1 3	Agency/Group/Organization	Westcare
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Veterans 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?	Westcare submitted an application for CDBG funds for roof replacement on a transitional housing facility for veterans. This project was awarded funding. Westcare anticipates having 30 beds for homeless veterans by the end of 2017.

1 4	Agency/Group/Organization	Garten Services Inc.
	Agency/Group/Organization Type	Services-Education Services-Employment Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Garten submitted an application for Phase II of the Facility Modernization project. They were awarded these funds that will continue to increase jobs available. Garten Services provides preferences to hiring and training individuals with disabilities.</p> <p>Garten participates on the Site Re-Use and Revitalization Advisory Committee that oversees an Environmental Protection Agency grant that Urban Development oversees.</p> <p>During 2016 they provided employment training in relation to Phase I of the Facility Modernization project to persons with disabilities.</p>
1 5	Agency/Group/Organization	Jason Lee Manor
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Jason Lee Manor submitted an application for additional funds in the rehabilitation of 75 units of senior affordable housing. This request is for funding to remove environmental hazards identified during rehabilitation including lead and asbestos. This project has been awarded a portion of the additional funds requested.</p> <p>Federal Programs continues to work with Jason Lee Manor in ensuring the appropriate rents, incomes, and layering of funds to move the project forward.</p>

1 6	Agency/Group/Organization	Mountain West-Community Resource Trust
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Funding was set-aside through City Council for the Portland Road Apartments project by Mountain West-Community Resource Trust that will provide 180 units of affordable housing.</p> <p>Community Resource Trust has been working with Federal Programs to learn more about the regulatory requirements of the HOME program and how to best leverage funding including an application to Oregon Housing and Community Services for Low Income Housing Tax Credits and LIFT funds for which they have received funding.</p> <p>Community Resource Trust plans to partner with the Mid-Willamette Community Action Agency in providing on-site services at this facility.</p>

1 7	Agency/Group/Organization	Mid-Willamette Valley Community Action Agency
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Education Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homeless Needs-Veterans Homeless Needs-Unaccompanied Youth Homeless Strategy 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?	<p>The Mid-Willamette Valley Community Action Agency, as the local arm of the Rural Oregon Continuum of Care (ROCC), provided information from the Point in Time Count including numbers, updates to questions asked etc. The outcomes of consulting with MWVCAA include more up to date information and the ability for improved coordination in data collection and use.</p> <p>The City will also be providing \$2,000 of General Fund Social Service funds for the Annual Community Connect event hosted by MWVCAA. This event brings service providers together annually in one location for persons experiencing homelessness.</p>

1 8	Agency/Group/Organization	City of Salem-Urban Development (Downtown Revitalization)
	Agency/Group/Organization Type	Other government-Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Downtown Revitalization Division of the City of Salem Urban Development Department provided updated information regarding additional housing efforts underway through the use of additional funding sources to provide housing in Salem's downtown. The outcomes of consulting with Downtown Revitalization are the ability to be more informed of additional efforts to build housing and information related to developer interest improving overall coordination between the Divisions.
1 9	Agency/Group/Organization	City of Salem-Community Development (Planning)
	Agency/Group/Organization Type	Other government-Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning Division of the City of Salem Community Development Department provides information regarding additional efforts to reducing barriers to affordable housing development including efforts in Salem to allow Accessory Dwelling Units (ADUs). The anticipated outcome is that there will be greater communication and involvement in furthering the efforts of expanding affordable housing through improved coordination between funding sources and zoning modifications such as the implementation of ADUs.

20	Agency/Group/Organization	Rural Oregon Continuum of Care (ROCC)
	Agency/Group/Organization Type	Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy 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 ROCC provided updated information in the Annual Action Plan related to the leveraging of McKinney Vento funding within our community. The anticipated outcomes of consultation are continued communication between agencies and the ability to better leverage funding in the future. Over the past couple of years Federal Programs has worked more closely with the ROCC in collection of data for Plans and in learning additional ways that we can partner including more use of HMIS within our community.

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

A wide range of affordable housing agencies, social service agencies, economic development partners, and others were consulted during this Consolidated Plan process and subsequently as listed above, for the Annual Action Plan and public meetings. Currently, the City does not coordinate with the state or local health departments. This is due to the City not currently receiving funds designated for activities such as lead-based paint removal in which the health departments would be included. All projects involving lead-based paint are required to go through proper abatement.

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	Mid-Willamette Valley Community Action Agency	The 2015-2019 Consolidated Plan and subsequently this 2017-2018 Annual Action Plan will guide community housing and economic development programs to ensure that homeless persons recover and acquire necessary support services that ensure self-sufficiency. This will be achieved by implementing the Marion and Polk Counties Plan to End Homelessness. The objectives of the Marion and Polk Counties Plan to End Homelessness include: Create new permanent housing beds for the chronically homeless; increase the percentage of homeless persons staying in permanent housing over six months; increase the percentage of homeless persons moving from transitional housing to permanent housing; increase the percentage of homeless persons employed at completion of the self-sufficiency program; decrease the number of homeless households with children.
211 Implementation	United Way	The 2015-2019 Consolidated Plan and subsequently this 2017-2018 Annual Action Plan will work to coordinate efforts to provide services and housing to homeless, at-risk and low to moderate-income individuals and families. The 211 line through the United Way is a connection to all types of services via one phone number. This provides a coordinated effort in addressing all of the needs of a caller, instead of the web of phone calls that an individual would have had to make in the past. Additionally, data received through those calls will assist in planning and development of programs and resources to better address the needs of those searching for assistance.
Housing First Model	City of Salem	City staff has been meeting with key community leaders to implement a "Housing First" model that would mirror the prevalent permanent supportive housing best practices approach. This includes: Resource mapping to identify all community resources currently flowing into the housing and social service delivery system; leveraging Section 8 vouchers, SHA resources, local, and federal funds in a comprehensive way to provide maximum benefit to target populations; changing housing capital resource allocation processes to ensure integrated, outcome-based investment strategies; and creating new programs utilizing existing unrestricted, market housing units as the backbone for implementing a "Housing First" model. This includes creating financial and non-financial incentives to participate.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Needs Assessment (HNA)	City of Salem	The HNA validates information collected during the Consolidated Plan process. The goal of more “aging in place” housing and the increase in job training and job creation programs and projects over the next five years is a shared goal. The HNA indicates the need for an additional 6,400 housing units over the next 20 years.
Community Economic Development Strategy (CEDS)	Mid-Willamette Valley Council of Governments	The CEDS report contains a shared vision for increased economic opportunities for low to moderate-income families. Some of the shared goals include increasing capital for microenterprises, development of job creation activities, and increased financial capacity of existing companies to increase living wage jobs.
10-Year Plan for Oregon	State of Oregon	The 10-Year Plan for Oregon contains a shared vision for the increase of economic opportunities including job creation and training, better quality of life, and sustainable environmental management through fiscal responsibility.
Mid-Willamette Homeless Initiative	City of Salem, Marion County, City of Keizer, and Polk County	The Mid-Willamette Homeless Initiative Strategic Plan contains a shared vision with a regional approach. As the City of Salem was actively engaged in the Initiative, the City will work collaboratively with the other partners in the Initiative to move the goals in the strategic plan forward. The strategies address affordable housing, transportation, addictions and mental health, veterans, domestic violence, runaway and homeless youth and seniors.

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(1))

The City of Salem works in coordination with the State of Oregon Housing and Community Services (OHCS) Department monitoring projects with joint funding. These projects containing funds from the City and various OHCS affordable housing grants and loans are monitored through the streamlining program. The City of Salem conducts the physical inspections of the units while the State completes the tenant file monitoring. This streamlined approach provides for less disruption to the tenants and a cooperative relationship between the City and the State.

The City of Salem is in a consortium with the City of Keizer for HOME funding. The City of Salem is the lead in the consortium. During public outreach and available comment periods, plans and reports are made available at City Hall in the City of Keizer. Additionally, public outreach through flyers is conducted in both communities during our planning process. During the 2015-2019 Consolidated Plan outreach process, the Housing and Community Needs Survey was available for completion by Salem and Keizer residents.

In 2016, the Mid-Willamette Homeless Initiative, a 20-member group of local government officials, business owners, non-profit representatives, and public safety officials from the cities of Salem and Keizer and the counties of Marion and Polk began work on developing strategies to reduce homelessness. Those strategies will be utilized to implement solutions and to solicit funding both federally and locally, public and private.

Other public entities coordinated with throughout the implementation of the Consolidated Plan include: the City of Salem Planning and Public Works Departments, Mid-Willamette Valley Council of Governments, Oregon Health Authority, etc.

DRAFT

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

Federal regulations require recipients of CDBG and HOME funds follow an approved Citizen Participation Plan in order to receive continued funding. The City of Salem's Citizen Participation Plan sets forth policies and procedures for the City for citizen participation. The citizen participation process implemented by the City is developed to encourage input from community stakeholders and citizens of Salem and Keizer. Local private and public support organizations including social service agencies, state assistance programs, local housing authorities, and citizen boards and commissions, work to meet the needs of the homeless and low and moderate income persons in Salem and Keizer. These households and individuals are given an opportunity to review and comment on the information contained in this Consolidated Plan, subsequent Annual Action Plan and other plans and reports developed by the City.

During the 2015-2019 Consolidated Plan process, *Housing and Community Needs Surveys* were made available to the public via Survey Monkey and by paper, if requested, for a 60-day survey period beginning July 10, 2014 and ending September 8, 2014. Organizational/Business Surveys were provided to organizations and businesses in the cities of Salem and Keizer. Individuals, Businesses (Non-Profit and For-Profit), and Neighborhood Associations across the City provided input as part of the consultation and citizen participation process.

The development of the 2015-2019 Consolidated Plan and the Annual Action Plan is guided by the effort of the Community Services and Housing Commission (CSHC), and this draft will be made available to the public for review and comment beginning March 15, 2017.

Key components of the citizen participation process for this Annual Action Plan include:

1. Notifications in media outlets including English and Spanish publications
2. Informational reports to the Emergency Housing Network and other such community groups
3. Presentation of, review by, and recommendation of the plan by CSHC
4. Final public comment period and a public hearing on the draft Annual Action Plan

Staff is working with a number of key agencies, both public and private, to better coordinate housing, health, mental health, prevention of homelessness, and social services in the City of Salem. The coordination efforts are expected to reduce duplication of services and better manage the social services provided. This is considered especially essential in a difficult economy with more and more people needing basic services and with funding being more difficult to obtain. In 2016, the Mid-Willamette Homeless Initiative, a multi-jurisdictional task force assessing and addressing homelessness, was formed. The City of Salem was one of the four jurisdictions participating and provided staff for the Mid-Willamette Homeless Initiative. The strategic plan developed through the Mid-Willamette Homeless Initiative will provide a regional approach to reducing homelessness. The goals generated in the strategic plan will help to guide future funding both locally and through competitive grant approaches.

Citizen Participation Outreach

Table 2 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	The Annual Action Plan was presented at the CSHC public meeting on March 15, 2017 for review and recommendation.			
2	Newspaper Ad	Non-targeted/broad community	The Public Notice was posted in the March 13, 2017 Statesman Journal for the comment period of March 15, 2017 through April 14, 2017.			
3	Public Hearing	Social Service and Housing Agencies	Notification of the Public Comment Period was provided at the Emergency Housing Network meeting on March 9, 2017. Public Hearing took place on _____.			
4	Other-Media Release	Minorities Non-English Speaking (Spanish) Non-targeted/broad community	A media release was issued March 14, 2017 to announce the comment period.			

Expected Resources

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

Introduction

Community Development Block Grants (CDBG) entitlement program, established in 1974 and administered by HUD, provides metropolitan cities and urban counties with funds to assist in the efforts of providing economic development, assistance to low and moderate-income persons, decent housing, neighborhood revitalization, and the prevention and elimination of slum and blight. In conjunction with the entitlement allocations, the City contributes \$400,000 of General Fund dollars for various social service programs and for the annual Salem-Keizer Community Connect. The General Funds will be allocated to support individuals and families in need of essential services such as food, shelter, health care, etc. The 15% CDBG social service allocation works in conjunction with General Funds toward meeting the same goals.

Eligible CDBG activities include, but are not limited to:

- Economic Development-Microenterprise, special economic development, financial assistance
- Public Services-Job training and employment, health care, and substance abuse services
- Community Facilities-Rehabilitation, construction, or acquisition of neighborhood facilities
- Housing-Rehabilitation for residential purposes, acquisition, lead-based paint testing, and mitigation
- Community Revitalization-Urban renewal activities and the removal of slum and blight

The HOME program addresses a variety of activities such as acquisition, rehabilitation, new construction, tenant-based rental assistance, and homebuyer assistance; these activities are aimed at developing and providing affordable housing for low and moderate-income persons.

Eligible HOME activities include:

- Tenant-Based Rental Assistance- Rental assistance and Security Deposit programs
- Rental Housing Activities- New construction, rehabilitation, and site improvements
- Housing- Homebuyer activities and homeowner rehabilitation

Program Income (PI), reallocation of funds from canceled projects, and past project funding reduction will supplement the entitlement funds received by the City to complete projects. PI is an additional source of funds generated in whole, or in part by repayment of CDBG or HOME loan funds. The City does not participate in a Section 108 loan guarantee program therefore does not receive any

loan proceeds.

Table 3 - Expected Resources – Priority Table

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	1,209,850	175,000	101,830	1,486,680	1,758,162	The expected amount for the remainder includes a 10% annual reduction in funding and with PI staying the same each year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	614,970	210,000	214,940	1,039,910	897,322	The expected amount for the remainder includes a 10% annual reduction in funding and with PI staying the same each year.

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

Leveraged Funds

The City requires all applicants to document leveraged funds as part of the application process. If an applicant does not provide some level of leveraging, the City may require an effort be made to locate other funding sources to leverage against the federal dollars. Oregon Housing and Community Services, Community Resource Division, provide state and federal grant funds to private, public, and non-governmental agencies to develop, direct, and administer programs focused on improving housing, livability standards, and encourage self-sufficiency to low-income Oregonians.

Tax Credits

The City leverages funds with the Oregon Housing and Community Services' (OHCS) Low Income Housing Tax Credit (LIHTC), and the State tax credit programs. The local Community Development Housing Organizations (CHDOs) and/or recipients at times apply for HOME, LIHTC, and Oregon State tax credit funds to assist in the acquisition, construction, and rehabilitation of low-income housing projects. In 2017-2018 two projects, a new construction project on Portland Road by Mountain West and the Yaquina Hall rehabilitation project by Salem Housing Authority, will pair LIHTC funds with HOME and CDBG funds.

Section 8 Funds

Salem Housing Authority (SHA) anticipates receiving funding for Housing Choice Voucher and Public Housing, as well as other related housing activity dollars. Funds were provided to SHA in 2014 for the rehabilitation of two existing housing facilities, Robert Lindsey Tower (senior housing) and Parkway Village (affordable housing). Parkway Village is currently under a HOME affordability period and received additional CDBG funds for this rehabilitation project. Many tenants occupying affordable units receive SHA Housing Choice Vouchers.

McKinney-Vento

The Mid-Willamette Valley Community Action Agency (MWVCAA) administers the McKinney-Vento resources received for use in the City. The MWVCAA, as a member of the Rural Oregon Continuum of Care (ROCC), coordinates the local Continuum of Care effort for Marion and Polk Counties. The Continuum of Care (CoC) is a community based long-range planning organization addressing the needs of homeless persons in order to help them reach maximum self-sufficiency. The following members of the CoC received McKinney Vento resources in 2016 that assist in eliminating homelessness: Mid-Willamette Valley Community Action Agency (ARCHES (2016) and then a new/reallocated Supportive Services Only for Coordinated Entry (SSO for CE) pilot project that splits work between the Marion-Polk counties and balance of the CoC's geography), and Shangri-La (Permanent Supportive Housing (PSH) Assistance Permanent Housing (PH), Permanent Housing (PH) Bonus State Homeless Assistance Program (SHAP) 1, and Permanent Housing (PH) State Homeless Assistance Program (SHAP) 2).

HOME Match

The City will ensure matching contributions from non-federal sources are made to housing that qualifies under the HOME program (other than Tenant Based Rental Assistance).

Possible sources of match may include, but are not limited to:

- Private grants
- Donated real property
- Value of donated or voluntary labor of professional services
- Sweat equity
- Cash contribution by non-federal sources
- Proceeds from bonds not repaid with revenue from an affordable housing project
- State and local taxes, charges or fees

The HOME program requires a 25 percent (25%) match for all activities (excluding administration) completed during a program year. Federal funds from other agencies are not considered eligible match.

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

There is no publically owned land or property located within the jurisdiction that will be used to address the needs identified in the Annual Plan.

Discussion

SHA participates with West Valley Housing and Marion County Housing via a Mobility Agreement, allowing families to move from one jurisdiction to another while they remain participants of the original housing authority that issued their voucher. In all, SHA administers nearly 3,000 Housing Choice Vouchers. SHA continues to administer 63 Department of Veteran Affairs Supportive Housing (VASH) vouchers as well as the 125 Family Unification Program vouchers through a combination of those from June 2011, 19 from an older program, and 6 through a program with the Department of Human Services (DHS). Additionally, SHA administers five homeless vouchers and three domestic violence vouchers. All funding allocations and amounts are based on estimates until final funding approval from HUD is received. Final amounts may differ based on the federal allocations made for the Plan Year.

Annual Goals and Objectives
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)
Goals Summary Information

Table 4– Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Promote Economic Development	2015	2019	Non-Housing Community Development	Salem Citywide	Microenterprise Training and Technical Assistance	CDBG: \$322,585 HOME: \$0	Jobs created/retained: 137 Jobs Businesses assisted: 52 Businesses Assisted
2	End Homelessness-Public Service	2015	2019	Homeless	Salem Citywide	Emergency Shelters: Case Management and Facility Coordinated Access to Housing	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,225 Persons Assisted
3	End Homelessness-Subsistence Payments	2015	2019	Homeless	Salem Citywide	Homeless Prevention Subsidies/Subsistence Payments	CDBG: \$50,230	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
4	End Homelessness-TBRA and Transitional Housing	2015	2019	Homeless	Salem Citywide	Coordinated Access to Housing Rehabilitation/Conversion Affordable Housing	CDBG: \$74,535 HOME: \$200,000	Overnight/Emergency Shelter/Transitional Housing Beds Added: 10 Beds Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
5	Expand Affordable Housing	2015	2019	Affordable Housing	Central Salem Salem Citywide	Rehabilitation for "Aging in Place" Rehabilitation/Conversion Affordable Housing Elderly and Disabled Housing Rehabilitation	CDBG: \$612,740 HOME: \$759,970	Rental units rehabilitated: 61 Household Housing Unit Rental Units Constructed: 180 Household Housing Unit Tenant-based rental assistance/Rapid Rehousing: 118 Households Assisted

Goal Descriptions

Table 5 – Goal Descriptions

1	Goal Name	Promote Economic Development
	Goal Description	For 2017-2018 the following programs have been awarded funding under the #1 goal of Promote Economic Development: <ul style="list-style-type: none"> • MERIT - Microenterprise training and technical assistance • Interface Network - Microenterprise training and technical assistance • Garten Services Inc .- Facility Modernization Phase II
2	Goal Name	End Homelessness-Public Service
	Goal Description	For 2017-2018 the following programs have been awarded under goal #2 End Homelessness- Public Service: <ul style="list-style-type: none"> • Center for Hope and Safety (previously Mid-Valley Women's Crisis Services) - Prevention of Domestic Violence Case Management • Salem Interfaith Hospitality Network - Homeless Case Management in conjunction with the HOME funding for TBRA
3	Goal Name	End Homelessness-Subsistence Payments
	Goal Description	For 2017-2018 the following program has been awarded funding under goal #2 End Homelessness-Subsistence Payments: <ul style="list-style-type: none"> • Congregations Helping People - Interim Housing (one-time rental assistance/Subsistence Payments)
4	Goal Name	End Homelessness-TBRA and Transitional Housing
	Goal Description	For 2017-2018 the following programs have been awarded funding under goal #2 End Homelessness-TBRA and Transitional Housing: <ul style="list-style-type: none"> • Salem Interfaith Hospitality Network - TBRA in conjunction with supportive services funded by CDBG • Westcare Rehabilitation-Transitional Veterans Housing (roof replacement)
5	Goal Name	Expand Affordable Housing
	Goal Description	For 2017-2018 the following projects have been awarded funding under goal #3 Expand Affordable Housing: <ul style="list-style-type: none"> • Catholic Community Services - CHDO Operating Funds • Jason Lee Manor Elderly-affordable housing rehabilitation • Salem Housing Authority-Yaquina Hall • Catholic Community Services Foundation-St. Monica CHDO set-aside project • Salem Housing Authority-Security Deposits • Mt. West Investments (Community Resource Trust)-New construction of affordable housing

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 91.215(b):

The City will be providing 2017-2018 PY funds for affordable housing activities to the following categories:

- People experiencing homelessness – 60
 - 30% AMI – extremely low
- People with special needs – 0
 - 30% of AMI – extremely low
- People not experiencing homelessness – 434
 - 50% AMI – low income

AP-35 Projects – 91.220(d)

Introduction

The Salem Urban Development, Community Services, and Housing Commission (CSHC) reviewed eligible applications for funding recommendations to City Council. The City has historically funded projects that meet the objectives and outcomes of suitable living environment, decent housing, and the creation of economic opportunities. The City's distribution of HOME and CDBG funds is based on the type of project, and how the programs/projects meet the allowable activities. For the 2017-2018 Plan Year, 15 applications were received and considered for federal funding. Of those applications, 14 were allocated funding. The City plans to dedicate \$150,000 for Community Housing and Development Organization (CHDO) set-aside projects and \$30,000 for CHDO operating costs.

Table 6 – Project Information

#	Project Name
1	Promote Economic Development
2	End Homelessness
3	Expand Affordable Housing
4	Administrative Costs

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

All project or program allocations are based on the goals and priorities established in the 2015-2019 Consolidated Plan. The largest obstacle to addressing the needs of underserved populations is that there is simply not enough money to service the need and the lack of affordable housing. The vacancy rate in Salem is approximately 2.9% (December 2016 Rental Housing Journal) therefore landlords can charge whatever rents people are willing to pay. The other main obstacle that has been identified are the increased rent rates that exceed the maximum standards (Fair Market Rent (FMR) standards) in place with the federal funding provided for assistance. In 2016 the City of Salem received approval from the local HUD Field Office to utilize the increased FMR rates submitted and approved for the Salem Housing Authority for the HOME-funded tenant based rental assistance programs. This ability provided more opportunities for clients to secure housing in a really tight market.

Projects
AP-38 Projects Summary
Project Summary Information

Table 7 – Project Summary

1	Project Name	Promote Economic Development
	Target Area	Salem Citywide
	Goals Supported	Promote Economic Development
	Needs Addressed	Microenterprise Training and Technical Assistance
	Funding	CDBG: \$322,585
	Description	This project includes all projects/programs funded under Economic Development.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 137 jobs and 52 businesses will be assisted through these programs, targeted to persons and businesses under the 80% AMI threshold.
	Location Description	These programs will be provided to citizens and businesses within the city limits of Salem.
	Planned Activities	<p>The following projects/programs have been awarded funding for the 2017-2018 Plan Year:</p> <ul style="list-style-type: none"> • MERIT-Microenterprise Training and Technical Assistance • Interface Network- Microenterprise Training and Technical Assistance • Garten Services Inc.-Facility Modernization Project Phase II

2	Project Name	End Homelessness
	Target Area	Central Salem Salem Citywide
	Goals Supported	End Homelessness-Public Service End Homelessness-Subsistence Payments End Homelessness-TBRA and Transitional Housing
	Needs Addressed	Coordinated Access to Housing Emergency Shelters: Case Management and Facility Homeless Prevention Subsidies/Subsistence Payments
	Funding	CDBG: \$274,765 HOME: \$200,000
	Description	This project includes funding for three TBRA programs, subsistence payments, case management, and a veterans transitional housing project awarded funding during the 2017-2018 Plan Year.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2,225 individuals will be assisted and an additional 110 households will be assisted through these activities.
	Location Description	Funds will be used to provide TBRA, subsistence payments, case management, and a veterans transitional housing project within the city limits of Salem and Keizer.
	Planned Activities	Tenant Based Rental Assistance (TBRA), subsistence payments, case management, and a veterans transitional housing project provided by the following: <ul style="list-style-type: none"> • Salem Interfaith Hospitality Network (TBRA and Case Management) • Congregations Helping People (Subsistence Payments) • Westcare-Rehabilitation of Veterans Transitional Housing (Roof Replacement) • Center for Hope and Safety (Case Management)

3	Project Name	Expand Affordable Housing
	Target Area	Central Salem (NRSA) Salem Citywide
	Goals Supported	Expand Affordable Housing
	Needs Addressed	Rehabilitation/Conversion Affordable Housing Elderly and Disabled Housing Rehabilitation
	Funding	CDBG: \$612,740 HOME: \$759,970
	Description	This project includes new construction, reconstruction, and rehabilitation of affordable housing, security deposits and CHDO Operating funding for the 2017-2018 Plan Year.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 359 households under the 80% Area Median Income (AMI) threshold will be assisted through these activities. Jason Lee Manor is receiving additional funding for a structure with 75 units.
	Location Description	The projects will take place in the City of Salem and the City of Keizer. Jason Lee Manor is also located in the Neighborhood Revitalization Strategy Area (NRSA).
	Planned Activities	<p>The following are programs and projects included in this Project that have been awarded funding for the 2017-2018 Plan Year:</p> <ul style="list-style-type: none"> • Catholic Community Services Foundation-CHDO Operating • Jason Lee Manor-rehabilitation of affordable elderly housing • Salem Housing Authority-Yaquina Hall (rehabilitation of affordable housing) • Catholic Community Services Foundation-St. Monica (reconstruction of affordable housing-CHDO set-aside project) • Salem Housing Authority-Security Deposit Program • Mt. West-Community Resource Trust-new construction of affordable housing

4	Project Name	Administrative Costs
	Goals Supported	Promote Economic Development End Homelessness-Public Service End Homelessness-Subsistence Payments End Homelessness-TBRA and Transitional Housing Expand Affordable Housing
	Funding	CDBG: \$276,590 HOME: \$79,940
	Description	This project is for the payment of administrative costs.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	This project is for administrative costs.
	Location Description	City of Salem and City of Keizer (Keizer included for HOME Program as a Consortium).
	Planned Activities	Payment of Administrative costs associated with the HOME and CDBG program funds.

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

The CDBG funding is restricted to use for residents of the City of Salem. The area is outlined by the city limits. This boundary has been applied to a Google Maps and Salem Maps application for a much easier determination of eligibility of projects and clients.

The HOME funding is restricted to use for residents of the cities of Salem and Keizer. This area is also determined by the city limits of the two cities. This boundary has been applied as an area to a Google Maps application for easier determination of eligibility.

The City has a HUD approved Neighborhood Revitalization Strategy Area (NRSA), an area of low-income and minority concentration. This area encompasses the central core of the City of Salem, stretching to the Northeast, to the Southeast, and to the east of downtown. There are many industrial, residential and commercial opportunities in this area. This area has been layered to the jurisdictional map the City created for project and/or client eligibility on the Salem Maps application.

Geographic Distribution

Table 8 - Geographic Distribution

Target Area	Percentage of Funds
Central Salem	6
Salem Citywide	94

Rationale for the priorities for allocating investments geographically

The City of Salem is a Community Development Block Grant (CDBG) entitlement community and receives the grant funds from the US Department of Housing and Urban Development (HUD). The annual allocations to the City are determined through specific formulas created by HUD and Congress. The CDBG funds received by the City are utilized within the city limits of Salem. This includes all physical projects and services provided only for those with addresses within the boundary described. Physical addresses are verified against a Google and/or Salem Maps boundary map to ensure compliance with this restriction. For microenterprise training recipients, the residential or business address must be within these boundaries.

HOME Investment Partnership (HOME) funds are allocated to both the City of Salem and City of Keizer through a consortium agreement making both cities collectively an entitlement community. The HOME funds received by the consortium are utilized within the city limits of Salem and Keizer.

The City created a Neighborhood Revitalization Strategy Area (NRSA) in 2009. During the 2015-2019 consolidated planning period, the City renewed the NRSA. Programs and projects submitting applications for funding within the NRSA were given additional points during the application scoring. The City continues to provide outreach and technical assistance regarding the NRSA and the advantages of administering programs and completing projects within this area. For the 2017-2018 Plan Year, one project, Jason Lee Manor Rehabilitation, has been awarded funding and is located in the NRSA.

Discussion

Special considerations for projects and/or programs applying within the NRSA are given if they meet one of the goals defined in the Consolidated Plan.

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The project/program goals described in the Annual Plan will target the homeless, non-homeless, and special needs households in the tables below. These goals provide affordable housing through rehabilitation of existing affordable housing, reconstruction of affordable housing units, new construction of affordable housing, rental assistance and security deposit assistance. All projects will target extremely low-income to moderate-income households.

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	434
Special-Needs	0
Total	494

Table 10 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	168
The Production of New Units	240
Rehab of Existing Units	86
Acquisition of Existing Units	0
Total	494

Discussion

The numbers above represent the funding provided through the HOME and CDBG programs for rehabilitation of affordable housing units, reconstruction of affordable housing, new construction of affordable housing, security deposits, and tenant-based rental assistance. The numbers included under production of new units include all units that were not previously existing being developed through new construction, rehabilitation, and rehabilitation/conversion. These numbers do not reflect the additional funding through the CDBG program for interim housing assistance (subsistence payments) provided through Congregations Helping People.

Additionally, the number of non-homeless indicated above is for the number of units at Jason Lee Manor. These are the same units reported in the 2016-2017 Annual Plan. They are receiving additional funds to assist in remediating health and safety items discovered during the renovation process.

The Salem Housing Authority manages public housing, and non-HUD affordable housing properties. There have been many improvements to these properties made over the last few years.

AP-60 Public Housing – 91.220(h)

Introduction

Salem Housing Authority (SHA) owns and operates 245 housing units for families, seniors, and persons with disabilities under the HUD Public Housing Program. HUD funds annual operating subsidies for Public Housing, as well as a Capital Fund Grant for capital improvements of the housing stock and management systems.

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

Individuals and families benefiting from public housing must be at or below 80% of the area median family income. Households currently being served through the Public Housing Program have average incomes under \$20,000, which is well below the allowed income limit. As of December 2016, 243 families were being served by the Public Housing Program in Salem. SHA maintains waiting lists for the public housing units and the Section 8 Housing Choice Voucher Program. As of January 2017, there were 1,622 families on the waiting lists for public housing assistance in Salem and 8,538 on the waiting list for Section 8 Housing Choice Voucher assistance. The majority of households on the waiting lists are comprised of families with children, and 90% of the families on all of the SHA waiting lists have annual incomes below \$20,000.

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

Public Housing Resident Initiatives and Outreach

SHA has a Central Resident Council/Resident Advisory Board that meets several times a year to review the annual Public Housing Authority (PHA) Plan, as well as other topics including how to use resident participation funds. SHA solicits resident input on the capital needs assessment each year, and alerts tenants of potential policy changes to allow opportunity for tenant comment. The bylaws of both the SHA Commission and the Housing Advisory Committee (HAC) require at least one tenant serve on the Commission. All tenants are always welcome to attend meetings without actually serving on the Committee or Commission. A resident advisory board is comprised of tenants who review the Family Self-Sufficiency Program Action Plan, and review any proposed changes. Tenants are sent newsletters and other correspondence to ensure awareness of SHA activities, and are encouraged to provide feedback to staff. All tenants are given a 30-60 day period to comment on updated utility allowances, changes made to the security deposits, updates to maintenance charges, modifications to the Admissions and Continued Occupancy Policy, as well as revisions to leases and addendums or other items that could directly affect them. Housing Commission and HAC meetings are open to the public with meeting details included on the City of Salem website under Meetings of Interest.

In partnership with CASA of Oregon, SHA also facilitates Valley Individual Development Accounts (VIDA), a program that prepares and assists families and individuals who qualify, to plan and reach financial goals such as becoming a first time homeowner, starting/expanding a small business, or pursuing a college degree or job training to get a better paying job. VIDA allows families to save a maximum of \$3000 over three years. The savings are matched three to one; a family who saves the maximum \$3,000 will be matched by \$9,000 for a total of \$12,000.

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 troubled.

Discussion

As mentioned in previous sections of the Consolidated Plan, the Salem Housing Authority not only manages public housing, they also manage additional affordable housing properties. There have been many improvements to these properties made over the past five years.

DRAFT

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City prioritizes capacity building among social service agencies to identify and assist persons at risk of homelessness. This will be achieved by providing funds for the following programs:

- housing to persons who are income-qualified,
- in crisis situations,
- persons with disabilities,
- emergency and crisis services,
- subsistence payments,
- homeless case management, and
- case management for persons fleeing domestic and sexual violence.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

An estimated 1,537 people in Marion and Polk counties are homeless, according to the 2016 Point in Time Count. By HUD definition, this includes people living in shelters and on the streets. Every year, the Mid-Willamette Valley Community Action Agency organizes dozens of volunteers to count and survey the homeless residents of Marion and Polk Counties as part of the National Point in Time Count. The Point in Time Count for Marion and Polk Counties was conducted on January 25, 2017 and included one-night shelter counts, street/mobile outreach, stationary sites, homeless observation, short surveys, jail surveys, and school counts. Some of the questions posed during the interviews of homeless persons during this event included: Are you able to eat regularly?; When was the last time you saw a doctor?; When was the last time you saw a dentist?; Are you looking for a job?; What do you do for income? Once the final report is reviewed by HUD, report data is used to determine the CoC funding allocation for the next year. For non-profit agencies serving the homeless and at-risk populations of the region, Continuum of Care funding is often critical for service provision.

In 2016, the City of Salem, City of Keizer, Marion County, and Polk County joined together to form the Mid-Willamette Homeless Initiative Task Force (Task Force). The Task Force was a group of 20 individuals representing elected officials, social service entities, public safety, and businesses. The Task Force was supported with one staff liaison for the City of Salem and one staff liaison for Marion County. The purpose of this group was to identify and launch proven strategies that will reduce homelessness in the Marion-Polk County region, encompassing the cities of Keizer and Salem. Through 8 subcommittees and 11 regular meetings of the Task Force, members and interested parties heard from expert presenters and engaged with the local community including those experiencing homelessness. The result of the Task Force is a collaborative strategic plan that will be implemented through the hiring of a Project Manager. The Project Manager will ensure that the goals and performance measurements in the strategic plan move forward, while continuing to develop partnerships with service agencies, elected officials, public safety representatives, businesses, and other interested parties. Many of the goals included in the Mid-Willamette Homeless Initiative Strategic Plan, as mentioned in the Consultation Section (AP-10) overlap with our current goals and will help guide the future work

of the City around ending homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Specific projects and programs will provide emergency shelter and transitional housing to prevent low-income individuals and families with children from becoming homeless. CDBG funds assist with emergency shelter and homeless prevention. Westcare will receive funding for roof replacement of a new veterans transitional housing facility (rehabilitation of an existing building). Salem Interfaith Hospitality Network (SIHN) will receive funds to provide case management to homeless families staying at the day shelter. They will be partnering these funds with HOME Tenant-Based Rental Assistance to provide supportive services throughout the path to self-sufficiency. Local churches provide sleeping facilities for the families until they can transition into permanent and independent housing. Congregations Helping People will receive funds to provide one-time crisis rent assistance, preventing the need for emergency shelter and keeping families in their homes. Center for Hope and Safety will receive funds for domestic violence case management. Center for Hope and Safety not only provides case management, they also provide shelter for survivors of domestic violence, human trafficking, and stalking while they rebuild their lives.

In addition to the CDBG funds allocated for Public Service, the City allocates General Fund dollars with the intention of providing emergency services to those that are homeless or at risk of homelessness. The HOST Program, which is operated by Northwest Human Services, will receive funding during the 2017-2018 Plan Year. This program provides emergency shelter for youth who are homeless, and at risk of homelessness. St. Francis Shelter will receive funding for case management that is coordinated with their transitional housing facility. Congregations Helping People will receive funding for utility assistance that is available to those families in crisis situations in which a one-time assistance will prevent them from becoming homeless. Northwest Human Services Crisis Hotline has also been awarded funding that allows for crisis intervention and direct assistance for utilities and prescription costs. Marion Polk Food Share will receive funds for food purchases to provide emergency food assistance to families in need.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Center for Hope and Safety will receive funding to provide case management to victims of domestic violence, human trafficking, and stalking. Center for Hope and Safety provides a continuum of services including shelter, case management, and supports. Many of the people they serve are families with children and unaccompanied youth. Emergency housing assistance will be provided by Salem Interfaith Hospitality Network (SIHN) and Congregations Helping People which are funded with both HOME and CDBG. SIHN provides homeless case management in conjunction with shelter, as mentioned previously. In addition to case management and shelter, SIHN provides transitional (6 month) tenant based rental assistance

with a preference for homeless families with children.

In addition to the CDBG funds allocated for public service, the City allocates General Fund dollars with the intention of providing emergency services to those who are homeless or at risk of homelessness. St. Francis Shelter will receive funding for case management services for homeless families. Congregations Helping People will receive funding to provide utility support to those at risk of homelessness. Northwest Human Services will receive funding for the Crisis Hotline providing direct emergency assistance as needed by clients to remain housed. Northwest Human Services will also receive funding for their HOST program that provides a day shelter and case management to homeless youth.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Congregations Helping People (CHP) will be receiving CDBG funding for one-time crisis rental assistance (subsistence payments) and social service General Funds for one-time crisis utility assistance. These two programs provide assistance during crisis situations, reducing the possibility of the families becoming homeless. CHP has a strong evaluation system to ensure the client will be able to pay their costs in the future and that their situation is truly a crisis.

MERIT and Interface Network will be receiving CDBG funding for microenterprise training and technical assistance. These programs provide training and technical assistance to low and moderate income business owners that may be unemployed or underemployed. These programs provide a way for these business owners to generate living wages and in many cases employ additional individuals that may also be unemployed or underemployed.

Garten Services Inc. will be receiving CDBG funding for Phase II of their Facility Modernization project. This project will create jobs and training for persons with disabilities allowing them to earn living wages and providing stability in income and subsequently stability in housing.

The Salem Housing Authority will received HOME funds for security deposit assistance for low and moderate income households. This program will provide funds that are difficult to save for moving into homes, preventing households from becoming homeless due to financial barriers of housing.

Discussion

As described above, the City will be continuing the effort to prevent and eliminate homelessness. The issue of homelessness will be addressed through multiple programs with a focus on preventing homelessness.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

In order to continue receiving federal funds for housing and community development activities in Salem and Keizer, the City of Salem is required by the U.S. Department of Housing and Urban Development (HUD) to prepare a Housing and Community Development Consolidated Plan (Consolidated Plan). The Consolidated Plan describes strategies, priorities, and proposed actions including activities taken to Affirmatively Further Fair Housing. In order to Affirmatively Further Fair Housing, HUD requires jurisdictions that receive federal funds to prepare an Analysis of Impediments to Fair Housing Choice and develop strategies to overcome the effects of identified impediments.

Impediments to Fair Housing Choice are defined as any actions, omissions, or decisions taken because of protected class status that have an effect of restricting housing choice or the availability of housing choice. The federally protected classes are race, color, religion, sex, disability, familial status, or national origin. The State of Oregon adds the following classes as protected classes within the State of Oregon: marital status, source of income, sexual orientation including gender identity, honorably discharged veterans/military status (WA), and domestic violence. At a local level, age is added. The analysis reviews the laws, regulations, administrative procedures, and practices of the entitlement community. It assesses how laws affect the location, availability, and accessibility of housing while considering conditions, both public and private, affecting fair housing choice for all protected classes within the jurisdiction.

The City of Salem recognizes there are many obstacles that prevent residents from attaining or retaining housing. The costs of housing or incentives to develop, maintain, or improve housing in Salem and Keizer are affected by both public and private sector policies. Public policies include taxation of land and other property, land use regulations, zoning ordinances, building codes, fees, and urban growth boundaries. Private sector policies include the tightening of lending standards, unfair lending practices, housing discrimination, and other issues that directly or indirectly affect the housing choice of an individual.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City supports affordable housing efforts by requiring owners place funds in reserve accounts for the ongoing maintenance of low income housing on a long-term basis. Granting System Development Charges (SDC) waivers and educating the public about affordable housing resources are other activities the City provides that address barriers to affordable housing in Salem. In 2016, the Community Development Department of the City of Salem began outreach to allow accessory dwelling units (ADUs) in Salem to help meet the future housing needs of the city, including the need for affordable housing in Salem. Staff plans to bring a proposal for ADUs through the City adoption process in early 2017. This will be followed by additional efforts to address housing needs in Salem, including further expanding housing choices in the city and removing barriers to multifamily development.

Other actions to address barriers are a part of the Mid-Willamette Homeless Initiative strategic plan and will assist in removing barriers on a regional basis. Some examples of the goals that will address these issues are:

- Expansion of the implementation efforts included in the City of Salem Implementation Strategy and the City of Keizer's Proposed Residential Goals, Objectives, and Policies derived from the Housing Needs Analysis across Marion and Polk counties (e.g., SDC waivers or reductions, ADUs, reduced parking requirements, etc.)
- Consideration of converting existing vacant buildings into affordable housing
- Revision of zoning and conditional uses to allow affordable housing in light industrial areas

Discussion

Below is a description of how the City intends to address the impediments listed in the Analysis of Impediments to Fair Housing Choice for the City of Salem. A full accounting of the impediments is also included in the attached Unique Appendices of the Annual Action Plan.

Impediment: Fees and Charges

During the 2017-2018 Plan Year, the City has awarded funding to MERIT and Interface Network to continue their microenterprise training programs. Through these training programs, local businesses are able to establish and expand, providing employment opportunities through job creation. In 2017-2018, funds have also been awarded to Garten Services Inc. for Phase II of their Facility Modernization project that will create jobs and provide training with a focus on servicing individuals with disabilities.

Impediment: Limitations

During the 2017-2018 Plan Year, the City awarded funding to Interface Network and MERIT for microenterprise training programs. Both MERIT and Interface Network have bilingual employees and trainers. Both organizations provide training in English and Spanish. In addition, Salem Interfaith Hospitality Network, Congregations Helping People, and Center for Hope and Safety not only provide services to under-served populations including one-time rental assistance (subsistence payments) and case management services to homeless persons and victims of domestic violence, but they also have staff on-site that are bilingual if translation is needed.

In 2016, the City of Salem was successful in gaining HUD approval to utilize the increased Fair Market Rents (FMRs) approved through the Salem Housing Authority for tenant-based rental assistance programs funded with HOME. The City anticipates the ability to continue to utilize these values. This ability to increase the cap for FMR in TBRA programs provides more flexibility in finding units where the rents are continually increasing and in a market where the vacancy rate is lower than 3%.

Impediment: Limited Availability

During the 2017-2018 Plan Year, five affordable housing projects have been awarded funding. There is one new construction project (180 units), one reconstruction project (11), two affordable housing rehabilitation projects (50 additional units in 2017-2018), and one transitional housing project (10). These projects will add stock to the affordable housing inventory in Salem and Keizer. In addition to the construction projects listed, tenant-based rental assistance and security deposit assistance programs have also been funded.

Other Impediments

During the 2017-2018 Plan Year, the City awarded funding to Salem Interfaith Hospitality Network for tenant-based rental assistance including a self-sufficiency program in tandem with the rental assistance provided, addressing the need for coordinated housing as discussed in the Analysis of Impediments to Fair Housing Choice by the City. Jason Lee Manor has been awarded additional funding for health and safety items discovered during renovation of elderly housing providing the ability for “aging in place” of their residents. Job training and job creation are addressed through awards provided to MERIT, Garten Services Inc., and Interface Network.

These organizations, collectively, will provide job training, job creation (through facility modernization), and microenterprise training in an effort to develop and grow businesses. All programs are marketed to low and moderate-income individuals. Additionally, in 2016, MERIT began partnering with the Union Gospel Mission through their Job Savers Program, a welding job training program, to provide greater opportunity for homeless individuals to secure skills that will assist in their ability to secure employment and become self-sufficient.

AP-85 Other Actions – 91.220(k)

Introduction

This section will outline other actions the City has planned to address the needs of underserved populations, fostering and maintaining affordable housing, reduction of lead-based paint hazards, reduction in the number of poverty-level families, development of institutional structure, and coordinated efforts.

Actions planned to address obstacles to meeting underserved needs

All of the actions taken by the City in the management of HOME and CDBG funds are completed within program guidelines and address one or more goals identified in the Consolidated Plan. Coordination between public and private housing and social services agencies is an extremely important activity. The City participates in the meetings of our local CoC collaborative, which is comprised of various housing and social service agencies. The collaboration of many local stakeholders provides better service to the underserved through many different projects and programs. Partnering with these institutions is vital to overcoming any gaps in institutional structure, and will continue in the next plan year. The City has committed to providing 15 percent (15%) of its CDBG allocation to organizations that oversee public service activities for individuals and families. Some of these services will be provided by organizations such as Center for Hope and Safety, Congregations Helping People, and Salem Interfaith Hospitality Network day shelter. Through the City General Fund, other organizations such as Marion-Polk Food Share, Northwest Human Services, Congregations Helping People, and St. Francis Shelter will provide emergency services for low income families. These programs help to alleviate the obstacles many families face due to their current circumstances. These organizations provide tools to help individuals move beyond their current living conditions to self-sufficiency. The City instituted that the Salem Urban Development, Community Services, and Housing Commission (CSHC) review submitted funding requests, make funding recommendations to City Council and monitor those organizations receiving CDBG and General Funds for social service activities.

Actions planned to foster and maintain affordable housing

As outlined in the 2015-2019 Consolidated Plan, the third priority for the City is to Expand Affordable Housing. During the 2017-2018 plan year, HOME and CDBG funds have been allocated to the following housing related projects to assist the housing needs of low and moderate income persons:

- Rehabilitation of transitional veterans housing - Westcare;
- New construction of affordable housing - Mt. West Investments, Community Resource Trust;
- Tenant-Based Rental Assistance - Salem Interfaith Hospitality Network (SIHN);
- Community Housing Development Organization (CHDO) Operating funds - Catholic Community Services Foundation;
- Rehabilitation of senior housing - Jason Lee Manor (a project previously funded with HOME dollars, and provided additional HOME dollars in 2017-2018);
- Reconstruction of affordable housing-Catholic Community Services Foundation;
- Rehabilitation of housing-Salem Housing Authority; and
- Security Deposit Program-Salem Housing Authority.

Actions planned to reduce lead-based paint hazards

According to the Code of Federal Regulations (CFR) 24 part 35, any housing rehabilitation project involving housing constructed before 1978, and receiving \$5,000 or more in Federal funds, shall be tested for lead-based paint. All projects meeting those parameters with identified lead-based paint hazards are to be mitigated or abated. City policy is to abate all reported lead based paint with levels exceeding the acceptable limits.

Actions planned to reduce the number of poverty-level families

More than 16.7% of families residing in Salem fell below the Federal Poverty Line in 2010, which is 2.7% higher than the 14% reported for the entire State of Oregon. Poverty reduction strategies in the City encompass a variety of processes that provide support to agencies assisting low and moderate-income households as they progress toward economic self-sufficiency. Salem Interfaith Hospitality Network provides Homeless Case Management and Tenant-Based Rental Assistance, allowing a two-fold approach to self-sufficiency including housing stability. Congregations Helping People provides rental assistance (subsistence payments) to families in crisis situations, reducing the likelihood of homelessness for those families and providing an opportunity for self-sufficiency. MERIT and Interface Network provide training and technical assistance to microenterprises. Through this training and technical assistance, low and moderate-income business owners are able to secure their own careers and create job opportunities for others through business development. In 2016, MERIT began partnering with the Union Gospel Mission through the Job Savers Program, providing opportunities for homeless individuals to participate in the program, gaining employment skills and the ability to secure permanent employment. Garten Services Inc. provides job creation and job training opportunities with a focus on persons with disabilities. This creation of jobs and job training provides employment skills and generates employment stability for individuals. State and local government agencies, as well as private organizations, have partnered to provide the needed services for families and

individuals to gain economic independence. For example, the Department of Human Services (DHS) helps obtain child support payments from absent parents, and provides a State Employment Related Day Care Program for low income persons.

Section 3 guidelines (those which provide opportunities for employment to low and moderate income individuals) are provided to every organization carrying out construction projects with funds through Federal Programs. Documentation of outreach under Section 3 is required for projects meeting the regulatory threshold. The City of Salem's goal is to continue providing assistance to the programs listed and to continue outreaching to additional organizations during the application cycle.

Actions planned to develop institutional structure

Various local service agencies and private groups are involved in recommending, and implementing, specific funding strategies that address affordable housing, homelessness, and community development needs in Salem. These organizations provide project proposals to the City through an application process each year. Proposals are tailored to match the goals identified in the 2015-2019 Consolidated Plan, and are implemented by the respective organizations. Some institutions and agencies supporting the work of the City include: SHA, Mid-Willamette Valley Community Action Agency, Northwest Human Services, Interface Network, Inc., MERIT, Congregations Helping People, Salem Interfaith Hospitality Network, Catholic Community Services Foundation, Jason Lee Manor, St. Francis Shelter, Shelly's House, Center for Hope and Safety, Westcare, Mountain West Investments-Community Resource Trust, and Garten Services Inc. The City participates in several groups that discuss the issues surrounding homelessness, mental illness, individuals released from prisons, affordable housing, etc. such as the Emergency Housing Network, the Mid-Willamette Homeless Initiative, Health and Housing subcommittee, etc. These groups work to address the gaps identified by the CoC in the Marion and Polk Counties Plan to End Homelessness.

Actions planned to enhance coordination between public and private housing and social service agencies

Coordination between public and private housing and social services agencies is an extremely important activity. The City participates in meetings of the local CoC Collaborative, which is comprised of various housing and social service agencies. The City is also in communication with the ROCC and other major services providers such as the Mid-Willamette Valley Community Action Agency throughout the year. The collaboration of many local stakeholders provides better service to the underserved through a variety of services. Partnering with these institutions is vital to overcoming any gaps in institutional structure, and will continue in the next program year.

Discussion

Over the last year, Riverfront-Downtown Urban Renewal (RDURA) funds have partially funded 16 rental housing units in downtown Salem. These units were part of larger historic building renovations within the downtown core of Salem that have increased the housing options available in Salem. In addition RDURA funds have been committed for new construction of an additional 40 rental housing units in downtown, scheduled for completion in 2018. Private redevelopment of the former Boise Cascade site just outside of downtown Salem, included new construction of 172 rental housing units for the community.

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

The CDBG entitlement program, established in 1974 and administered by HUD, provides metropolitan cities and urban counties with funds to assist in the efforts of providing decent housing, neighborhood revitalization, and economic development as well as the prevention and elimination of slums and blight, and assistance to low and moderate-income persons. For the 2017-2018 Plan Year, the City anticipates receiving \$1,209,850 in CDBG funds, \$101,830 in prior year funds, and \$175,000 in CDBG program income. No program income was received in the preceding Plan Year that has not been included. CDBG funding is utilized to assist Low to Moderate Income (LMI) residents of Salem.

The HOME program addresses a variety of activities such as acquisition, rehabilitation, new construction, and tenant-based rental assistance aimed at developing and providing affordable housing for low and moderate-income persons. For the 2017-2018 Plan Year, the Salem/Keizer Consortium anticipates receiving \$614,970 in entitlement, \$214,940 of prior year funds, and \$210,000 in program income. Program income, reallocation of funds from canceled projects, and past project funding reductions will supplement the entitlement funds received by the City. Program income is an additional source of funds generated in whole, or in part, by repayment of HOME loan funds. The City allocates program income to qualifying projects that support the needs of low and moderate-income persons. HOME funding is utilized to assist Low to Moderate Income (LMI) residents of Salem and Keizer.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate- income. Specify the years covered that include this Annual Action Plan. The City of Salem utilizes a three year certification (2015-2017) 100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**
The HOME funds allocated are not being utilized for any forms of investments beyond those identified in Section 92.205.
2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**
For down payment assistance and homebuyer activities that incorporate a direct benefit to the homebuyer (i.e. down payment assistance, closing cost, interest subsidies, or other HOME assistance provided directly to the homebuyer which can additionally include the amount of assistance that reduced the purchase price from fair market value (appraised value) to an affordable price), the City will follow the recapture provisions as mandated by 24 CFR 92.254 (a) (5) (ii) (A) (2). A Trust Deed will be executed between the City or sub recipient and the homeowner and recorded in the office of the Marion County or Polk County Recorder depending on the location of the property. Assistance will be provided in the form of a deferred loan, which will be deferred until the sale, refinance and/or transfer of the property. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.
 - HOME Investment per assisted unit under \$15,000 has a 5-year affordability period.
 - HOME Investment per assisted unit \$15,000-\$40,000 has a 10-year affordability period.
 - HOME Investment per assisted unit over \$40,000 has a 15-year affordability period.
 - HOME Investment for new construction has a 20-year affordability period.

The City will recapture an amount that does not exceed the net sale proceeds from the sale of the property. In effect, the City will recapture the amount that is still outstanding (based on the remaining balance due on the loan including any interest incurred), however, not in an amount that is greater than the net sale proceeds. If the net proceeds are sufficient, the borrower shall repay to the City the full HOME subsidy plus interest, which is outlined in the promissory note. Should the net proceeds be insufficient to repay, the City will opt to forgive the difference. In the event only a development subsidy is provided to a home, or the property has multiple funding sources (providing homebuyer and/or development subsidy) and the other funding sources are more restrictive, the City will utilize resale provisions in these instances. The property must be resold to an income eligible household making less than or equal to 80% AMI. The homeowner will be allowed to base the sales price of the home on the original cost of the home inflated by the consumer price index, reflecting the sales price cap. The principal, interest, taxes and insurance (PITI) of the new owner will not exceed 30% of the gross wages of the homebuyer. This will allow for a reasonable range of homebuyers to afford the property.

The Participating Jurisdiction (PJ) is currently enforcing recapture/resale provisions for projects covered under previous plans; however the City of Salem is not carrying out homebuyer assistance with the 2017 allocation.

For owner-occupied rehabilitation projects, the after-rehab value will not exceed the HUD Homeownership Sales Price Limits. After-rehab value is established by utilizing the assessed value and adding the cost of rehabilitation of the home.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For homebuyer projects, the above-mentioned recapture provisions apply. As required by HOME funding, all rental units acquired with HOME funding will be subject to resale provisions to ensure the affordability of the units. The same per unit funding amounts apply to the affordability period of the rental units unless it is new construction. Under new construction, regardless of the amount of funding provided, the affordability period will be 20 years. Rental project affordability period is also secured through an agreement, covenant, note, and trust deed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no projects being refinanced with HOME funding scheduled for this plan year.

Discussion

In addition, to ensure that proper legal documentation is maintained, monitoring of the funding provided is conducted by Federal Programs as required by the funding source (CDBG or HOME) and as included in Federal Programs Policies and Procedures.

Sub recipient Monitoring

Monitoring and technical assistance are vital to ensure a successful partnership with the subrecipient and City to help guarantee short and/or long term compliance. The level and type of annual monitoring depends on the length of time a subrecipient has been receiving CDBG funds, and their performance. All first-year subrecipients have onsite monitoring to ensure they are meeting the program requirements. Pay requests for all projects and programs are processed only after all required documents are received. When construction or rehabilitation projects are completed, documentation of client eligibility is obtained. Projects funded in past years are monitored annually to ensure the original intended use has not changed during the change of use period. For all construction or rehabilitation projects, ongoing physical inspections occur throughout the project to ensure local codes are met. For projects triggering Davis Bacon, staff provides extensive training with the subrecipient to ensure all federal requirements are met. This includes a mandatory contractor and payroll pre-construction meeting, review of certified payrolls, and any additional training depending on the level of sub recipient expertise.

HOME monitoring is undertaken to ensure recipients are managing projects in compliance with funded activities. HOME assisted rental projects must meet the low-income occupancy and rent level requirements at initial occupancy and throughout the period of affordability. Property inspections must meet the requirement of State and local codes, and rehabilitation standards for projects in the cities of Salem and Keizer. The City continues to monitor HOME funded projects in accordance with HOME monitoring requirements at least every three years. If determined a “high-risk” property, the project will be monitored more frequently. Additionally, HOME Annual Reports are required to be submitted for all projects in the affordability period in January of each year. Through this annual monitoring, the City is able to provide technical assistance and address any issues of compliance if noted. Replacement reserve reports are required quarterly on HOME-assisted properties still in the affordability period.

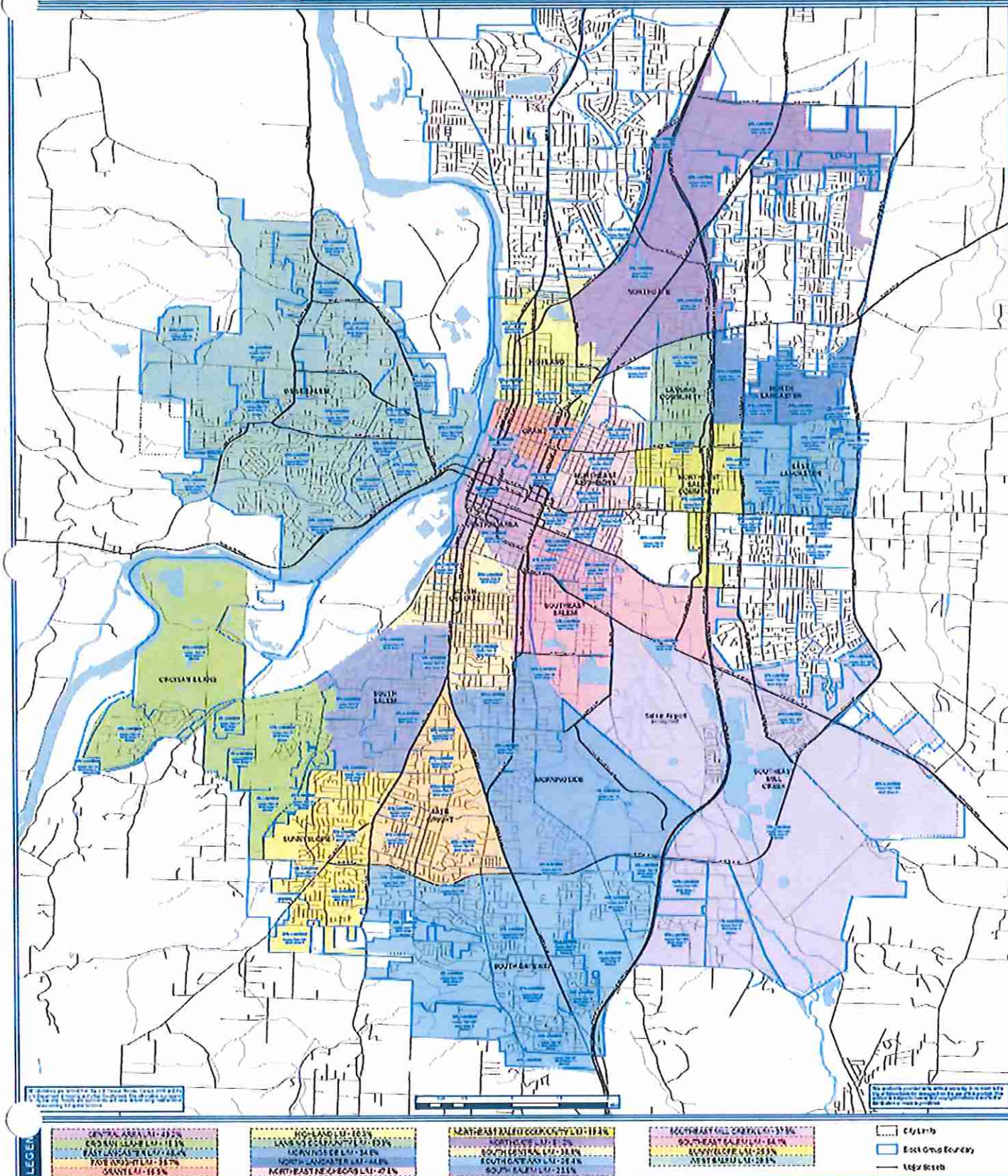
Due to the shift in the economy, the Homebuyer Program was eliminated July 1, 2010. Homebuyers who were funded in the past are reviewed annually, for a minimum of five years after project completion, to ensure they are still residing at the funded residence. The City is a participant in the streamlining effort coordinated by Oregon Housing and Community Services (OHCS). The goal of streamlining is to reduce staff time and tenant interruptions throughout the year. Every recipient and subrecipient, with programs or projects that are not closed out, must submit Quarterly Status Reports (QSR) that clearly define the progress made for the quarter, anticipated progress, and any challenges or barriers that may have occurred. These reports help ensure timeliness of expenditures, project status updates, and an indication of when onsite inspections are required.

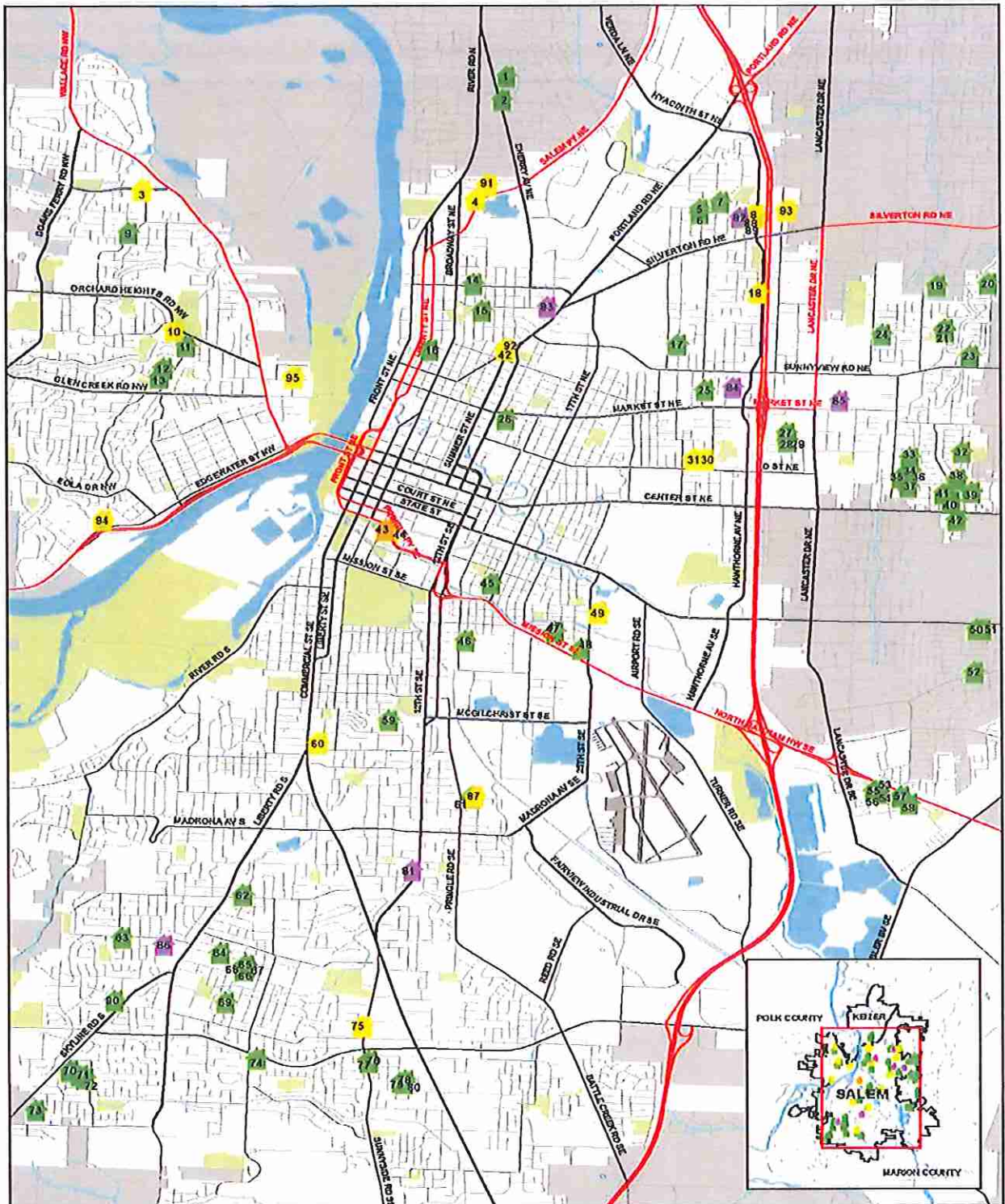
The TBRA program planned for the 2017-2018 plan year includes a preference to certain populations. Salem Interfaith Hospitality Network's TBRA Program gives preference to homeless families. Westcare will give preference to veterans in their transitional housing facility. It is the policy of the City of Salem to assure that no person shall be discriminated against on the grounds of race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation, gender identity and source of income, as provided by Salem Revised Code Chapter 97. The City of Salem also fully complies with Title VI of the Civil Rights Act of 1964, and related statutes and regulations, in all programs and activities.

City of Salem

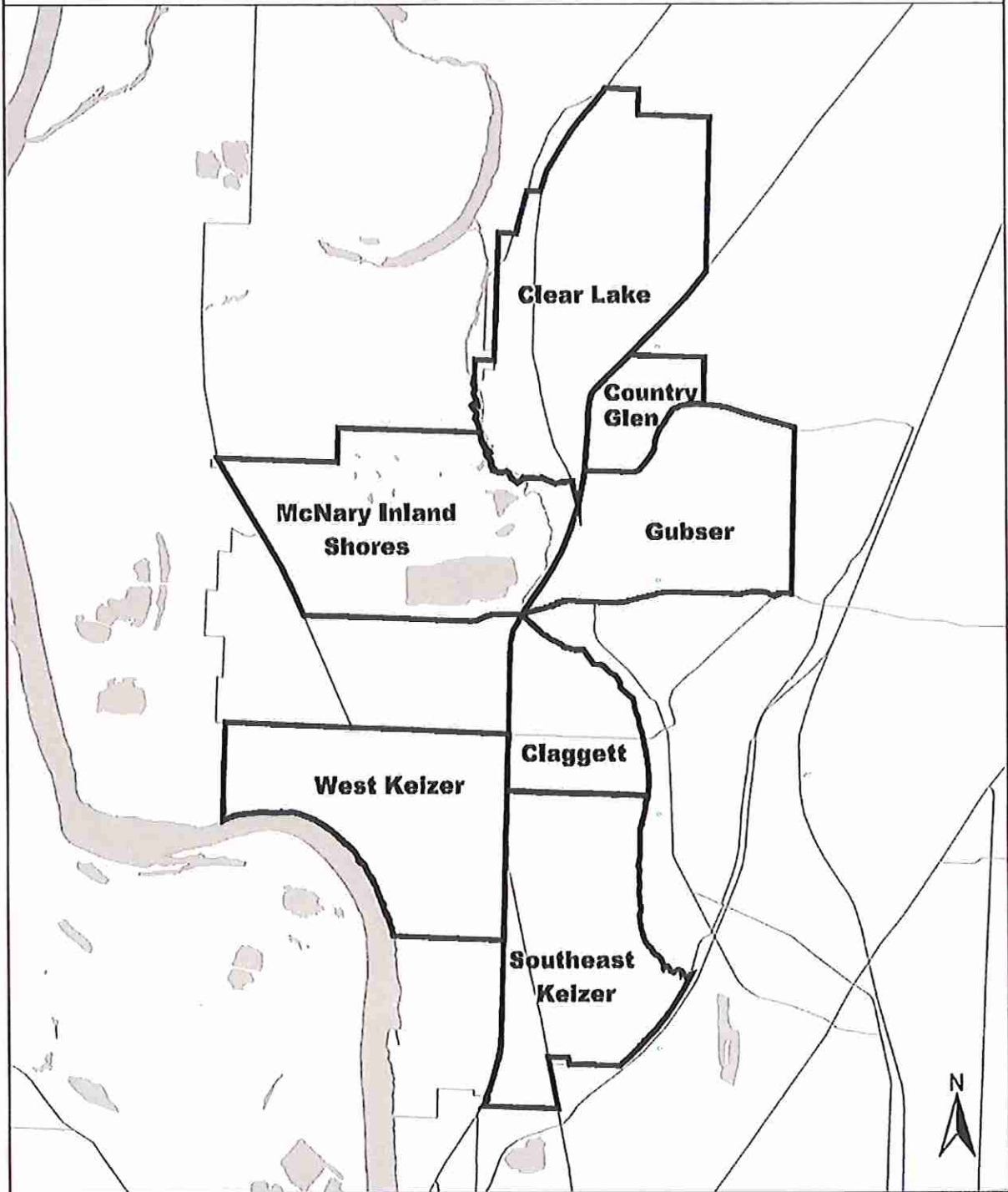
Urban Development Department

City of Salem Neighborhoods Low-Moderate Income Analysis



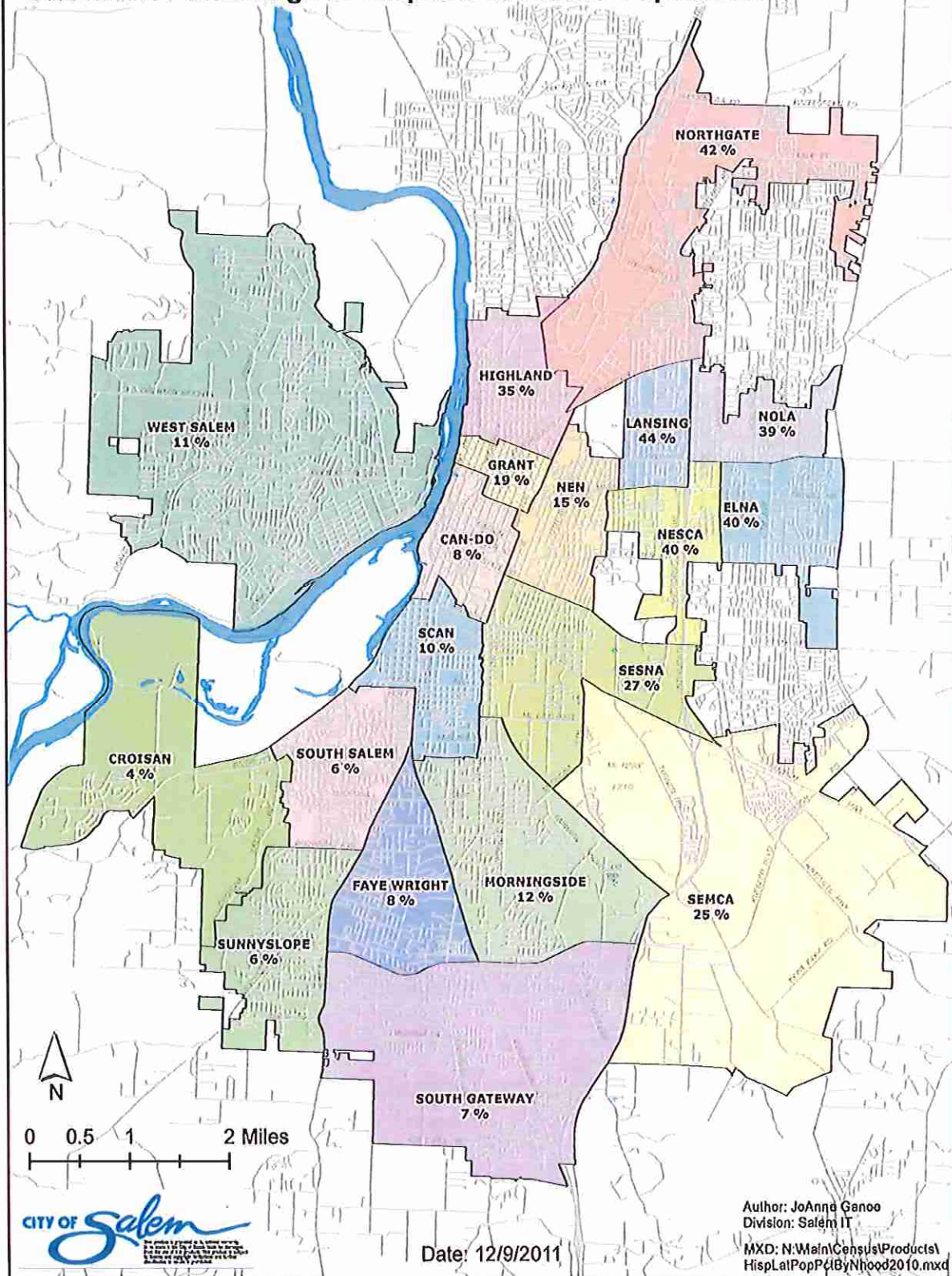


Keizer Neighborhood Associations



2010 Census data by Salem Neighborhood

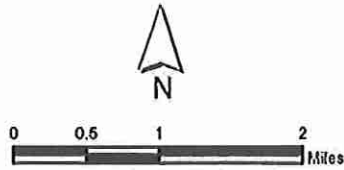
Estimated Percentage of Hispanic or Latino Population



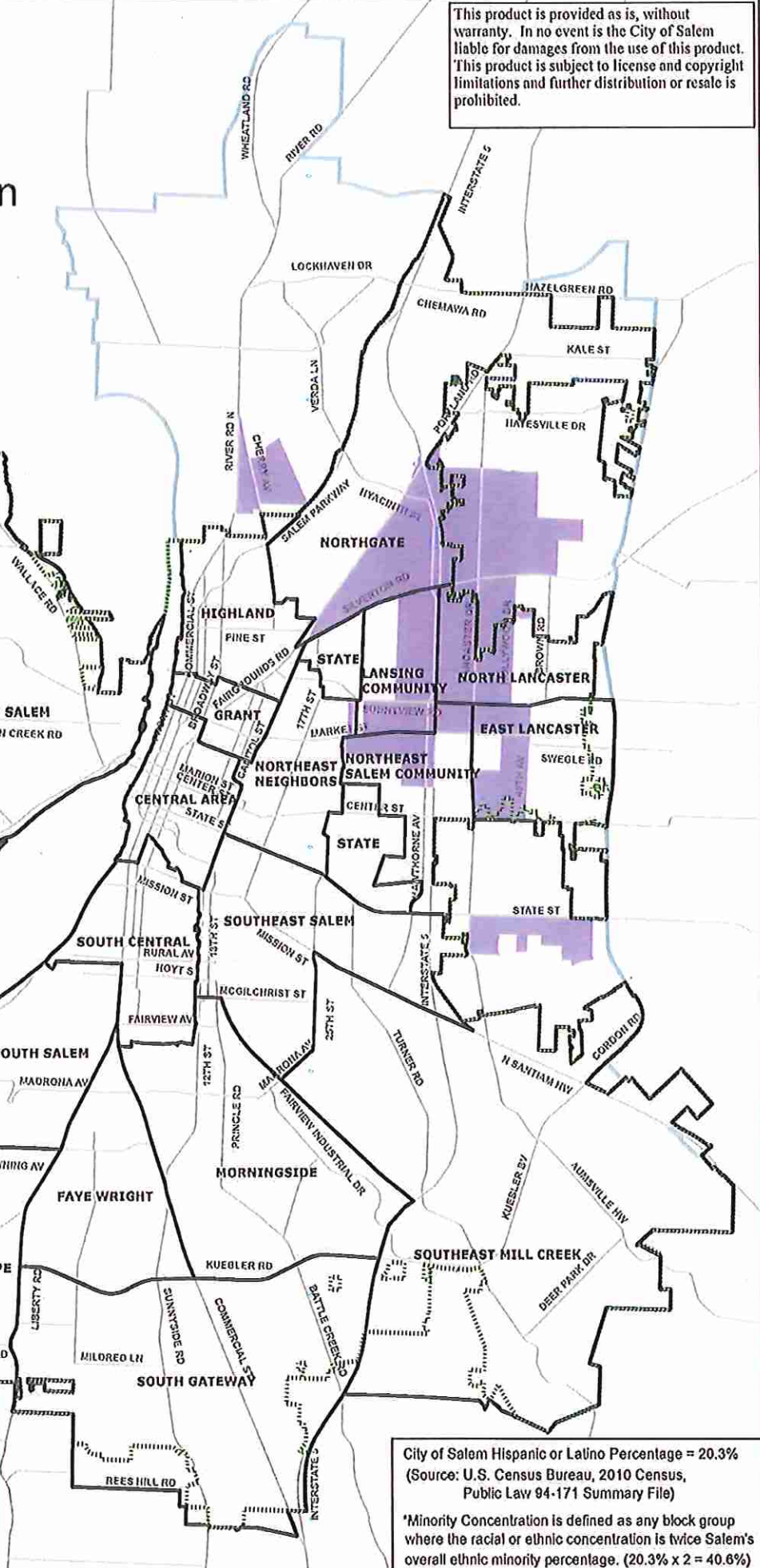
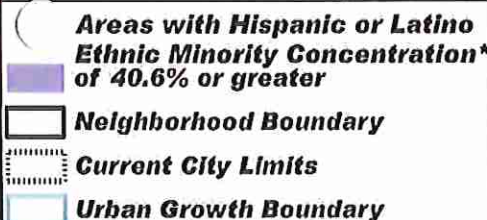
CITY OF SALEM CENSUS 2010

Hispanic or Latino Minority Concentration

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Prepared by IT Division
SIS Section of the City of Salem for the City of Salem.
(For map products: I:\MAIN\Census\Documents\HispLat2010.mxd,
2010HispLatEthnicConcentration.pdf, 09/27/2011)



City of Salem Hispanic or Latino Percentage = 20.3%
 (Source: U.S. Census Bureau, 2010 Census,
 Public Law 94-171 Summary File)
 *Minority Concentration is defined as any block group
 where the racial or ethnic concentration is twice Salem's
 overall ethnic minority percentage. (20.3% x 2 = 40.6%)



CITIZEN PARTICIPATION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANTS HOME INVESTMENT PARTNERSHIPS PROGRAM

URBAN DEVELOPMENT DEPARTMENT-FEDERAL PROGRAMS DIVISION
350 COMMERCIAL STREET NE, SALEM, OREGON 97301

April 2014 (2015-2019 Con Plan)

I. INTRODUCTION

As an entitlement community, City of Salem is eligible to receive Community Development Block Grants (CDBG) and HOME Investment Partnerships program (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). These funds are used to administer housing and community development loans and programs within the cities of Salem and Keizer. The goals of the CDBG and HOME Investment Partnerships programs are to develop viable urban communities through the provision of decent housing and economic opportunities for low- and moderate-income residents. Federal law requires the City to develop a detailed Citizen Participation Plan to describe the City's policies and procedures for public involvement in the use of CDBG and HOME funds. Salem receives HOME funds as part of a consortium with the City of Keizer.

The Citizen Participation Plan provides for and encourages citizens to participate in the planning, development, implementation, and evaluation of the City's Housing and Community Development plans and programs. The Citizen Participation Plan focuses on public involvement in the process of developing the City's Housing and Community Development Consolidated Plan (Consolidated Plan), Annual Action Plan, and a review of the Consolidated Annual Performance and Evaluation Report (CAPER). Substantial amendments to the Consolidated Plan and the Annual Action Plan go before citizens for evaluation and comments prior to City Council approval.

DEFINITIONS

Community Development Block Grant

Community Development Block Grant (CDBG) is a formula grant provided annually to the City to administer, subject to federal appropriations. It is used for a variety of housing and community development programs and activities with the objective of providing decent housing, a suitable living environment, and expanded economic opportunities that benefit low- and moderate-income persons in the City.

HOME Investment Partnerships Program (HOME)

HOME program funds are provided by HUD, subject to annual federal appropriations, to the City on behalf of the Salem-Keizer Consortium. HOME funds are utilized to carry out activities that expand the supply of decent affordable housing to low- and moderate-income households, expand the capacity of non-profit housing providers, strengthen the ability of State and Local government to provide housing, and leverage private sector participation in the provision of decent affordable housing.

Housing and Community Development Consolidated Plan

Every five years, staff of the Urban Development (UD) Department, with assistance and input of Salem and Keizer residents, develops a new Housing and Community Development Consolidated Plan (Consolidated Plan). The Consolidated Plan identifies community needs and formulates a Five-Year strategic plan with objectives, implementation strategies, and outcomes that address the needs for housing, community and economic development, and human service needs of residents within the cities of Salem and Keizer.

Annual Action Plan

The Consolidated Plan guides the development of an Annual Action Plan. The Annual Action Plan outlines the City's funding priorities and sets goals during the program year for assisting citizens of Salem and Keizer in obtaining clean, safe, and affordable living conditions. The plan outlines the City's efforts towards reducing homelessness, and lists community and economic development projects targeted for funding. The City works with advisory boards, social service agencies, non-profits, and interest groups to develop the Annual Action Plan.

Before the Consolidated and Annual Action Plans are adopted, the City makes public the amount of funds available (including program income), the range of activities that can be undertaken with each grant, the estimated amount of funds that will benefit low- and moderate-income persons, the City's plans to minimize displacement, and when and how the City will make this information available to the public.

Consolidated Annual Performance and Evaluation Report (CAPER)

Performance measurements are designed to monitor all applications and to determine the impacts of the City's housing and community development programs and activities. The City has established a vigorous performance measurement system to review the outcomes of all programs funded with HUD dollars. The Consolidated Annual Performance and Evaluation Report (CAPER) documents accomplishments of CDBG and HOME program investments in the City. The CAPER presents information to assist citizens in the evaluation of the City's performance in meeting goals of the Annual Action Plan and subsequently the Consolidated Plan.

II. FEDERAL CITIZEN PARTICIPATION REQUIREMENTS

Annual program application submitted to HUD must:

1. Give maximum feasible priority to programs that will principally benefit low – and moderate - income families or aid in the prevention of slum and blighted conditions.
2. Have provided citizens with information as to the amount of funds expected to be annually available (including the annual program income that is expected to be received during the program year, together with any program income received during the preceding program year that has not yet been allocated to a project during the development of the annual program.)
3. Set out costs and other resources to be used, as well as a description of the targeted areas.
4. Contain proper provisions for community involvement in the review and preparation of the Consolidated Plan and Annual Action Plan.

Encouraging Public Participation

Citizen Participation Plan requirements are designed to encourage participation by low- and moderate-income persons, particularly those living in low- and moderate- income areas where CDBG funds are proposed to be used. Local and regional institutions and organizations, including businesses, non-profits, neighborhood associations, and faith based groups are encouraged to take part in the process of developing and implementing the City's housing and community development plans and programs.

Low- and moderate-income individuals, minorities, non-English speakers, and residents of public and assisted housing benefiting from CDBG and HOME programs will be notified and encouraged to participate through community newspapers, neighborhood group meetings, minority publications, and through attending various community meetings.

The City will consider all comments received in writing or given orally at public hearings during the preparation of the Consolidated Plan, Annual Action Plan, and the CAPER.

The Role of Low Income Persons

Citizen Participation Plan requirements are aimed at developing viable urban communities through the provision of decent housing and the implementation of mechanisms that enhance community development. This includes assisting low- and moderate-income persons to find suitable living environments, decent housing, and sustained living wage jobs.

A variety of local service agencies and private groups are involved in recommending and implementing specific funding strategies that address affordable housing, homelessness, and community development activities in the City. In order to grasp the true needs of low income residents, representatives of social services agencies and the low- and moderate-income individuals they serve are encouraged to take part at all stages of the process including:

- Identifying needs
- Setting priorities and goals
- Funding allocation
- Recommending strategies and programs that best serve the needs of individuals receiving assistance from CDBG and HOME funded activities.

III. STAGES OF THE CITIZEN PARTICIPATION PLAN DEVELOPMENT PROCESS

1. Assessment and identification of housing and community development needs.
2. The draft Consolidated Plan and/or Annual Action Plan.
3. Formal approval by the City Council of the Consolidated Plan and/or final Annual Action Plan.
4. Substantial and Minor amendments necessary to change the use of funds already budgeted in an Annual Action Plan or established in the Consolidated Plan.
5. Performance Reviews in the CAPER.

STRUCTURE OF CITIZEN PARTICIPATION PLAN

1. Citizens will be given reasonable and timely access to local meetings, information, and records relating to the proposed use of community development funds. Copies of all reports and materials relevant to a Salem Council meeting will be available on the Thursday before the Monday meeting at the Urban Development Department, 350 Commercial Street NE. Information can also be found on the City 's website at <http://www.cityofsalem.net>.

HOME Consortium amendments affecting the City of Keizer will be provided to the Keizer City Council as specified. Materials relevant to the Keizer City Council meetings will be made available according to City of Keizer policy.

2. Technical assistance will be provided to groups and agencies representing low- and moderate-income persons when requesting assistance in developing project/funding proposals. Typical entities requesting technical assistance may include neighborhood associations, city advisory boards and commissions, interest groups, non-profit agencies, and citizens. Such groups will be responsible for the actual writing and submission of proposals.
3. At least two public hearings will be held every year to obtain citizen views and to respond to proposals at different stages of the programs administered by UD, specifically: the development of the Consolidated Plan, the solicitation of program/project proposals for the Annual Action Plan; and the annual hearing on the prior year's CAPER.
4. The meeting place of public hearings or public meetings shall be suitable to accommodate persons with disabilities.
5. Written answers to complaints and grievances will be provided within 15 working days. Complaints and grievances may either be addressed to the Urban Development Department, 350 Commercial Street NE, or the City Manager's Office, Salem Civic Center, 555 Liberty Street SE, Salem, Oregon 97301.
6. Efforts will be made to meet the needs of those likely to benefit from housing and urban development programs including persons with special needs, the homeless, minorities, and non-English speaking residents by providing opportunities for participation in plan development and in public hearings. Alternative forms of the documents including translated versions will be provided upon request. Staff will need a 48 hour advance notice to provide for those who can reasonably be expected to attend and participate in such activities.
7. Consultation efforts will be made with social service agencies, State of Oregon departments specifically concerned with lead based paint hazards and non-housing activities, adjacent local government entities, and local housing authorities.
8. A variety of methods, including the City's internet site, shall be used to facilitate the review and evaluation of proposed housing and urban development policies, programs, and projects.

URBAN DEVELOPMENT DEPARTMENT – FEDERAL PROGRAMS

Each year citizens and interested agencies will be notified of the funding level of assistance expected in the upcoming year; initial information may be based on local estimates. Citizen and interested entities will also be informed of the amount of funding expected to benefit low- and moderate- income persons.

Except as outlined in Amendments, the types of activities funded each year will be determined through the process outlined in this Citizen Participation Plan. Programs and activities administered by the Federal Programs Division of UD will be aligned directly to the needs and goals identified in the Consolidated Plan.

PUBLIC NOTICE

City of Salem will provide advance notice once any of the following documents are available for public comment.

1. Consolidated Plan
2. Annual Action Plan
3. Proposed Amendments
4. Consolidated Annual Performance and Evaluation Report.

Notice will be published in a newspaper of general circulation to advise citizens of the hearings and deliberations scheduled. Information of the date, time and place of these hearing will be made available through these advertisements and other publications. Efforts will be made to advertise in media that serves non-English speaking households in the community.

Prior to final adoption of the Consolidated Plan and Annual Action Plan, a 30-day comment period will be required to receive written comments. A brief summary of the plan will be published in the Statesman Journal and, if feasible, in media that serves non-English speaking persons. The notice will also provide information about the location where complete copies of the plan may be reviewed.

IV. CITY OF SALEM NEIGHBORHOOD ASSOCIATIONS

A primary vehicle for the citizen participation element of the Community Development Block Grant Program will be the City's neighborhood associations. These associations are officially recognized by the Planning Commission and City Council. The City has adopted policies and procedures ensuring fair and open access by citizens pursuant to SRC 64.250-64.350.

All of Salem's 18 neighborhood associations have a Neighborhood Services Specialist from the City assigned to assist with communications, obtaining information, and organizing of various events. Neighborhood association volunteers make a difference in the Salem community by providing information to decision-makers, working on self-help projects, and acting as a communication link between the City and other citizens.

To support the activities of neighborhood associations, the City publishes a monthly newsletter – Salem Community Connections. The purpose of the Salem Community Connections is to engage citizens in activities that benefit their neighborhoods as well as the general community. Information presented includes educational workshops, volunteer activities, the opportunity to review and comment on proposed City Plans, City news and updates, and an overview of City Council activities.

V. AMENDMENTS

Substantial and minor amendments to the Consolidated Plan and Annual Action Plan may be made subject to the following procedures and requirements: The Housing and Urban Development Advisory Committee (HUDAC) will review all amendments, if a quorum can be met, and make recommendations to the UD Director to decide minor amendments to the Consolidated Plan or Annual Action Plan. All substantial amendments must be acted on by Salem City Council. Amendments affecting housing related policies or projects within the Keizer City Limits must also be addressed by the Keizer City Council as described below.

A. CONSOLIDATED PLAN

1. Substantial Amendment

A substantial amendment to the Consolidated Plan means an amendment that changes the intent of the plan by modifying adopted priority needs and implementation strategies. Substantial amendments require a public hearing and City Council approval. HUDAC and City staff shall review substantial amendments. Either HUDAC or City staff may provide recommendations to the City Council. Written notices of City Council consideration of substantial amendment shall be published in a newspaper of general circulation to provide a period of not less than thirty days to receive comments on the substantial amendment before implementation.

2. Minor Amendment

- a. Amendments that change the text of the Consolidated Plan to correct errors, or changes to text, which will not modify the intent of the plan by changing adopted priority needs, and implementation strategies; or
- b. Any amendment that does not qualify as a substantial amendment as defined above.
- c. The UD Director or designee is granted authority to decide minor amendments to the Consolidated Plan. Notwithstanding this authority, the UD Director or designee may refer a minor amendment to HUDAC for action. The decision of the UD Director and HUDAC is the final local determination unless acted upon by City Council.

B. ANNUAL ACTION PLAN

1. Substantial Amendments

A substantial amendment to the Annual Action Plan means an amendment that includes:

- a. Changes in approved federal funding sources.
- b. Proposals that change land use to one that requires a special or conditional use permit or is likely to result in a 50% change in capacity or amount of service provided.
- c. There is a change in the priority needs served by the original proposal.
- d. The cost of completing the project or conducting a program exceeds the original approved budget by 50% or more.

Substantial amendments require a public hearing and City Council approval. HUDAC and City staff shall review all substantial amendments. Either the Committee or staff may provide recommendations to the City Council. Written notices of City Council consideration of substantial amendments shall be published in a newspaper of general circulation to provide a period of not less than thirty days to receive comments on the substantial amendment before implementation. HOME Consortium amendments shall be processed according to Consortium agreement.

2. Minor Amendments

Any change to a project contained in the Annual Action Plan that does not meet the conditions for a substantial amendment.

The UD Director or designee is granted authority to decide minor amendments to the Annual Action Plan. Notwithstanding this authority, the UD Director or designee may refer a minor amendment to HUDAC for action. This is the final local determination unless acted upon by City Council.

C. HOME CONSORTIUM AMENDMENTS

The City of Keizer may initiate amendments to modify priorities and funding of any project located within the Keizer city limits and approved in the Consolidated Plan and Annual Action Plan. Such amendments shall be referred to HUDAC and UD Department staff for recommendation to the Salem City Council. Such amendments must be approved by the Keizer City Council and Salem City Council.

The City of Salem may initiate amendments to modify priorities and projects approved in the Consolidated Plan and Annual Action Plan. Amendments that require Salem City Council action to modify funded projects approved in the Annual Action Plan shall also be approved by the City of Keizer, if the project is located within the Keizer city limits. An amendment requiring Salem City Council action to modify a funded project within the Salem city limits shall be approved by the Salem City Council. The City of Keizer shall be provided with written notice at least 30 days in advance of Salem City Council consideration of such an amendment to provide the City of Keizer with an opportunity to comment on proposals prior to Salem City Council action.

Written notice of an amendment to projects acted on by the Salem or Keizer City Council shall be published in a newspaper of general circulation to provide a period of not less than 30 days to receive comments on the amendment prior to implementation.

VI. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

Citizens and citizen groups will be requested to assess and comment on the performance of programs, projects, and services funded through the Federal Program division of the City's UD Department. A 15-day comment period is required prior to Council approval of the CAPER.

VII. RESPONSE TO SUBMISSION OF VIEWS AND PROPOSALS

The City will respond to all complaints or grievances submitted. Project proposals shall be responded to and addressed at the public hearing for the program year. Testimony received at a public hearing, if properly addressed, will not require a written response.

VIII. COMPLAINT PROCEDURES

When complaints are addressed to the City regarding the Housing and Urban Development programs, every effort will be made to respond in writing within fifteen (15) working days of receipt of such complaint. Complaints should be addressed to: Urban Development Department, 350 Commercial St. NE, Salem, Oregon 97301, 503.588.6178; or to the City Manager's Office, 555 Liberty St. SE, Salem, Oregon 97301, 503.588.6255.

IX. AVAILABILITY OF PROGRAM RECORDS AND INFORMATION

The Consolidated Plan and other documents, including citizen comments related to the final plan and relevant to covered programs, will be made available for public review at the Urban Development Department, 350 Commercial St. NE, Salem, Oregon 97301, phone: 503.588.6178. These documents include but are not limited to the Consolidated Plan, Annual Action Plan, Citizen Participation Plan, Annual Performance Report, Analysis of Impediments to Fair Housing, and minutes of public meetings. Copies will be provided free of charge and are located at www.cityofsalem.net.



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

City of Salem CDBG

City of Salem/Keizer HOME Consortium

September 2014 (2015-2019 Con Plan)



Contact:
City of Salem
Urban Development Department
350 Commercial Street NE
Salem, OR 97301

INTRODUCTION AND GENERAL SUMMARY

ASSESSMENT OF THE IMPEDIMENTS TO FAIR HOUSING

In order to continue receiving federal funds for housing and community development activities in Salem and Keizer, the City of Salem is required by the U.S. Department of Housing and Urban Development (HUD) to prepare a Housing and Community Development Consolidated Plan (Consolidated Plan). The Consolidated Plan describes strategies, priorities, and proposed actions including activities taken to Affirmatively Further Fair Housing. In order to Affirmatively Further Fair Housing, HUD requires jurisdictions that receive federal funds to prepare an Analysis of Impediments to Fair Housing Choice and develop strategies to overcome the effects of identified impediments.

Impediments to Fair Housing Choice are defined as any actions, omissions, or decisions taken because of protected class status that have an effect of restricting housing choice or the availability of housing choice. The federally protected classes are race, color, religion, sex, disability, familial status, or national origin. The state of Oregon adds the following classes as protected classes within the state of Oregon: marital status, source of income, sexual orientation including gender identity, honorably discharged veterans/military status (WA) and domestic violence. At a local level, age is added. The Analysis reviews the entitlement community's laws, regulations, administrative procedures, and practices. It assesses how laws affect the location, availability, and accessibility of housing while considering conditions, both public and private, affecting fair housing choice for all protected classes within the jurisdiction.

City of Salem recognizes that there are many obstacles that prevent residents from attaining or retaining housing. The costs of housing or incentives to develop, maintain, or improve housing in Salem and Keizer are affected by both public and private sector policies. Public policies include taxation of land and other property, land use regulations, zoning ordinances, building codes, fees, and urban growth boundaries. Private sector policies include the tightening of lending standards, unfair lending practices, housing discrimination, and other issues that directly or indirectly affect an individual's housing choice.

Funding and Services

The Federal Programs Division of the City of Salem Urban Development Department administers the federal allocations of Community Development Block Grant (CDBG) for Salem and HOME Investment Partnerships Program (HOME) funds for both Salem and Keizer. CDBG and HOME funds are provided by HUD to fund housing activities, community development projects, public improvements and public services for the benefit of low- and moderate-income individuals, families, and neighborhoods. In 2012, staff of the Urban Development Department-Federal Programs Division attended a Fair Housing class.

FAIR HOUSING LAWS

Title VIII of the Civil Right Act outlaws discrimination in regards to access to housing resources. Also known as the Fair Housing Act, the act currently encompasses federally-protected classes including:

- Race
- Color
- Religion
- National Origin
- Sex
- Disability (added in 1988)
- Familial Status (having children under 18 in a household, including pregnant women) (added in 1988)

The Fair Housing Act outlaws discrimination in the sale, rental, and financing of housing based on the protected classes listed above.

The state of Oregon adds the following classes as protected classes within the state of Oregon:

- Marital status
- Source of income
- Sexual orientation including gender identity
- Honorably discharged veterans/military status (WA)
- Domestic violence.

Salem's Revised Code Chapter 97 (Human Rights), in addition to the above stated protected classes, ensures that age and domestic partnership are protected against housing discrimination.

CONDUCT OF THE ANALYSIS

This Analysis of Impediments to Fair Housing builds on the Impediments Analysis completed in September 2014. It considers information, strategies, and goals contained in the 2015-2019 Housing and Community Development Consolidated Plan. City of Salem Urban Development Department staff reviewed several documents and information during the development of this analysis. Information from the following agencies was included in the analysis:

- Fair Housing Council of Oregon (FHCO)
- Mid-Willamette Valley Council of Government
- Salem Human Rights and the Human Rights & Relation Advisory Commission
- Salem Housing Authority
- United States Census Bureau
- United States Department of Housing and Urban Development (HUD)
- Salem Area Transit
- City-data.com
- Salem Community Development Department-Planning Division
- Oregon Labor trends
- City of Salem Urban Development
- Mid-Willamette Valley Community Action Agency (Continuum of Care documentation)

SUMMARY OF IMPEDIMENTS IDENTIFIED

Impediments to fair housing are affected by both the public and private sector in Salem and Keizer. Fair housing programs and practices, especially in recent years, have gone a long way toward addressing many actual and potential impediments in the area. A summary of identified impediments and recommendations are discussed below.

✓ ***Impediment: Fees and Charges***

In the City of Salem's *Organizational/Business Survey*, 75% of respondents stated that the primary barrier to their clients accessing affordable housing were fees and charges. Some of the reasons that this is a barrier for their clients include: inability to qualify for jobs with adequate salaries (full-time, permanent), lack of income, increase in rental application fees, and coming up with move-in costs (i.e. deposit and first month's rent). This is consistent with the overwhelming response to the *Organizational/Business Survey*, the *Housing and Community Needs Survey*, and documentation from other reports such as the *Housing Needs Assessment* (Mid-Willamette Valley Council of Governments, City of Salem) stating that the highest priority for the next five years is funding of job training programs and job creation projects so that persons are able to pay the fees associated with housing.

✓ ***Impediment: Limitations***

In the City of Salem's *Organizational/Business Survey*, 50% of respondents indicated that the primary barriers to their clients accessing affordable housing are limitations. The three primary limitations listed in the survey response were criminal record, negative rental history, and alcohol and drug issues. Additionally, through this analysis, it appears there is a significant limitation for persons with disabilities. As indicated in the fair housing complaints, this population reports more frequently violations of fair housing. Disabilities may also limit the number of units that the person can live in due to accessibility requirements and the costs associated to make reasonable accommodations. Other limitations listed included: limited English proficiency, lack of culturally appropriate services, gender status (transgendered), fair market rent (FMR), cycle of abuse and poverty, and mental illness.

✓ ***Impediment: Limited Availability***

In responses to the City of Salem's *Organizational/Business Survey*, Limited Availability was the third most frequently reported barrier for their clients accessing affordable housing. The reasons listed for limited availability included the following: lack of affordable units for persons with disabilities, limited funding, lack of affordable housing in desirable areas, long wait lists, and policies affecting return on residential investment. The need for additional affordable housing was also indicated in the *Housing Needs Analysis* (Mid-Willamette Valley Council of Governments and the City of Salem). The overwhelming type indicated through these analyses and national housing analyses are "aging in place" units. "Aging in place" units would meet the needs of all populations including the elderly and the disabled, and ensure lower vacancy rates.

Other Impediments

The 2014 Impediments analysis identified numerous barriers to fair housing in Salem and Keizer. Several barriers to affordable housing were also identified in the Consolidated Plan to be problems intensifying the lack of access and availability to fair housing choices. Some of the barriers to affordable housing include:

- Job Training and Higher Education
- Job Creation
- Lack of "Aging in Place" units
- Lack of 1-2 bedroom Units
- Lack of coordinated housing (integrated self-sufficiency programs)

BACKGROUND DATA

Demographics Information

Salem, the capital city of Oregon and its third largest city, lies in the center of the lush Willamette River Valley, 47 miles from Portland. Salem is a city of over 47 square miles, located an hour from the Cascade Mountains to the east and an hour from the Pacific Ocean beaches to the west. Salem's current population is 157,770 (2013).¹ Real GMP Growth Rates for Salem 2014 are 1.0. The unemployment rate is 7.5 according to the U.S. Conference of Mayors U.S. Metro Economies publication.

Presently, at a population of 36,295, Keizer is the 14th largest City in Oregon. It is nestled in the center of the Willamette Valley and is recognized as the "Iris Capital of the World." The City is bordered on the western edge by the Willamette River, southern edge by the city of Salem, eastern edge by Interstate 5, and the northern edge by rural portions of Marion County. In the 1990's, the City experienced a rapid amount of new residential building and growth, establishing Keizer as one of the fastest growing cities in Oregon. In spite of this growth, the community continues to preserve its small-town pride by supporting the largest volunteer little league organization in Oregon and community-wide events, such as the Keizer Iris Festival and the annual Miracle of Christmas lighting display. Opening for the first season in 1997, the Keizer Stadium is home to the Volcanoes, a minor league baseball team affiliated with the San Francisco Giants.²

Population

The rapid increase in population growth experienced in Keizer and Salem is due to net migration into the area. Major industries in the Mid-Willamette Valley region, including agriculture, food & beverage products, metals, machinery and equipment, forest products, specialty materials manufacturing (e.g. fertilizer mixing, plastic products, and fabric coating), and traded sector services (e.g. office administrative services, higher education, and state and local non-education), have a competitive advantage as evidenced in the Mid-Willamette Valley Council of Governments Comprehensive Economic Development Strategy (CEDS). Salem alone witnessed an increased population growth of 36.6% from 1990 to 2005. Between 2000 and 2010, the

¹ This discussion is taken from the welcome page on cityofsalem.net

² This discussion is taken from Keizer.org

population grew by 12.9% in Salem while Keizer witnessed an increase of 13.3% in its population. Between 2012 and 2013, Marion County experienced a 0.7% increase in population and Polk County experienced a 0.6% population increase according to Portland State University's Population Estimates for Oregon and Counties. The total population estimate for Salem-Keizer in 2013 was 194,565. Salem's population alone was 157,770.

The Median age of residents in Salem and Keizer stands at 34.5 years and 35.7 years respectively, compared to 38.4 years for the entire state of Oregon.

Table 1
Population Total: 2000 and 2010

Population Totals: Salem and Keizer, 2000 and 2010						
	Salem			Keizer		
	2000	2010	% Change	2000	2010	% Change
Population	136,924	154,637	12.9%	32,203	36,478	13.3%
Families	32,326	36,261	12.1%	8,642	9,498	9.9%
Households	50,676	57,290	13.1%	12,110	13,703	13.2%

Source: U.S Census Bureau, 2010 Census, Summary File 1; 2000 Census, Summary File 1. Tabulated by Population Research Center, Portland State University.

Racial and Ethnic Composition

A majority of Salem and Keizer residents are white although data shows a 1.2 and 4.5 percentage decline in that population between 2005 and 2010 for the two cities respectively. The increasing numbers of minorities in the Salem/Keizer area suggests that the jurisdiction is expected to have greater responsibilities serving low- and moderate income individuals and an opportunity to reach out to minority groups and communities.

Table 2
Population by Race and Ethnicity, 2010

Race	Salem	Keizer	Oregon
White	79%	82.5%	83.6%
Black/African American	1.5%	0.8%	1.8%
American Indian and Alaskan Native	1.5%	1.3%	1.4%
Asian	2.7%	1.6%	3.7%
Native Hawaiian and Pacific Islander	0.9%	0.6%	0.3%
Some other race	10.1%	9.0%	5.3%
Two or more race	2.8%	4.1%	3.8%
Total	100%	100%	100%
<i>Hispanic or Latino (of any race)</i>	20.3%	18.3%	11.7%

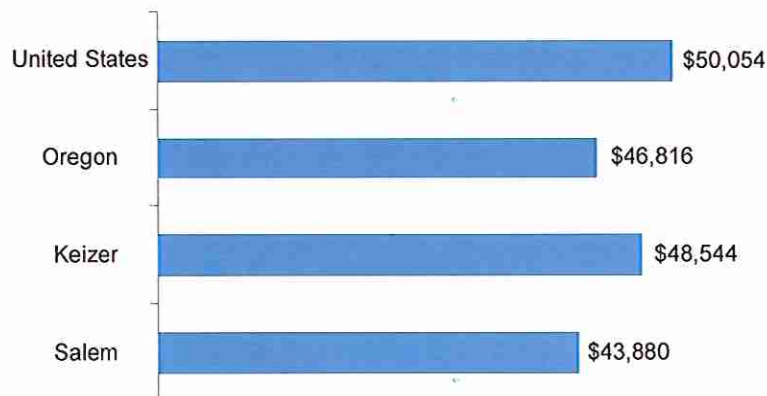
Sources: U.S. Census Bureau, 2010 Census, Summary File 1; 2000 Census, Summary File 1. Tabulated by Population Research Center, Portland State University.

Income Data

In 1999, Census Bureau reported median household incomes for Salem and Keizer as \$38,881 and \$45,052 respectively. Median household incomes for Salem and Keizer in 2005 were \$39,259 and \$48,200 respectively, while Oregon's statewide median household income was reported to be \$42,944. Salem's median household income (\$43,880), as seen below, falls short

of the income levels for both Oregon (\$46,618) and U.S. (\$50,054) income figures while Keizer's (\$48,544) exceeds Oregon, however it falls short of the U.S. Median Income.

Figure 1
Median Household Income



Source: U.S Census Bureau; Income, poverty, and Health Insurance Coverage in the U.S.: 2011; City-data.com, 2011.

In the 20 years after 1979, the poverty rate in Marion County increased from 10.8% of the population to 13.5%. In 2008-2012, the rate increased to 18% in Marion County. This was a 3 percent increase from what was reported in the 2000 Census. In Salem 18.2% individuals between 2008 and 2012 were living below the poverty line. According to the most recent U.S. Census data, between 2008 and 2012, the percentage of persons living below the poverty line in Keizer was 14.4%, a five percent increase from the percentage of 9.3% reported in the 2000 Census. In 2013 Kids Count Data Book, Oregon shows a six percent increase in the number of children living in poverty from 2005. The current rate is 24 percent. Additionally, 37 percent of Oregon children have parents who lack secure employment. The cause of poverty in Oregon children is attributed to underemployed parents and housing costs.

Table 3
Household Income: Salem and Keizer 2005-2007 and 2008-2012

	Salem				Keizer			
	2005-2007		2008-2012		2005-2007		2008-2012	
Income	No.	%	No.	%	No.	%	No.	%
Less than \$10,000	3,892	7.1	4,696	8.1	773	5.7	632	4.6
\$10,000-\$14,999	3,409	6.2	3,519	6.1	823	6.0	755	5.5
\$15,000-\$24,999	7,621	13.9	6,575	11.4	1,332	9.7	1,291	9.4
\$25,000-\$34,499	7,806	14.2	6,966	12	1,524	11.2	2,019	14.7
\$35,000-\$49,999	8,779	16.0	9,921	17.1	2,115	15.5	1,854	13.5
\$50,000-\$74,999	10,877	19.8	10,667	18.4	2,983	21.8	3,077	22.4
\$75,000-\$99,999	5,474	10.0	6,820	11.8	2,267	16.6	1,909	13.9
\$100,000-\$149,999	5,028	9.2	5,904	10.2	1,317	9.6	1,415	10.3
\$150,000 or more	2,059	3.6	2,844	4.9	529	3.8	563	4.1
Total	54,946	100	57,912	100	13,663	100	13,740	100
Median Household Income	\$42,050				\$51,617		\$51,708	

Source: American Community Survey 2005-2007 and 2008-2012.

Employment

Management, professional, and related occupations comprise the largest areas of employment for the civilian population 16 years of age and above in Salem and Keizer according to the ACS 2008-2012 data. Sales and office occupations follow closely in both cities while natural resources, construction, and maintenance occupations jobs have the least individuals in the labor force according to the ACS 2008-2012 data. The Bureau of Labor Statistics for Salem indicated the largest numbers of employees are in trade, transportation, and utilities with education and health services close behind. The total number of employed population 16 years and over for Salem from 2008-2012 was 65,191, for Keizer it was 16,392, and for the state of Oregon it was 1,743,524.

Table 4
Employment in Salem: March 2014

Type of Occupation	Employees
Mining and Logging	1,001
Construction	6,500
Manufacturing	10,800
Trade, Transportation, and Utilities	23,800
Information	1,000
Financial Activities	7,100
Professional and Business Services	12,300
Education and Health Services	23,500
Leisure and Hospitality	13,100
Other Services	5,000
Government	41,000

Sources: Bureau of Labor Statistics-Salem, OR.

Table 5
Occupation: Civilian Employed Population 16 years and Over

Type of Occupation	Employees		
	Salem	Keizer	Oregon
Management, business, science and arts occupations	23,084	5,389	627,719
Service occupations	12,316	3,130	315,529
Sales and office occupations	16,586	4,491	426,554
Natural resources, construction, and maintenance occupations	5,920	1,530	164,625
Production, transportation, and material moving occupations	7,285	1,852	209,097
Total	65,191	16,392	1,743,524

Source: U.S Census Bureau, American Community Survey 5-Year Estimate, 2008-2012.

Oregon Employment Department reported that Oregon's unemployment rate for March 2014 was 6.9% and the U.S. rate was 6.7%. In April 2014, the Salem Metropolitan Statistical Area (MSA) unemployment rate was 7.1% with the U.S. rate at 5.9% according to the U.S Department of Labor's Bureau of Labor Statistics.

Major employers in Salem are shown in Table 5 below. The State of Oregon is the largest employer with 21,000 employees, with Salem-Keizer School District and Salem Hospital following.

Table 6
Salem Largest Employers

Employer	Employees
State of Oregon	21,000
Salem-Keizer School District	4,638
Salem Hospital	3,900
Chemeketa Community College	1,651
Marion County	1,487
Federal Government	1,400
City of Salem	1,312
Norpac Foods Incorporated	1,097
Kaiser Permanente	1,048
State Accident Insurance Fund	837

Source: City of Salem, Oregon Comprehensive Annual Financial Report (CAFR) 2012.

Women-Owned business as a percentage of all firms in Oregon is growing. Census data from 2007 shows that 29.8% of businesses in Oregon are owned by women, 27.6% of businesses in Salem are owned by women while 32.3% of all businesses are owned by women in Keizer. The Oregon Business Development Department currently reports that there are 1,268 certified Women Business Enterprises in Oregon.

Employment levels and trends especially for women are important benchmarks for fair housing analysis. Higher levels of employed women increase homeownership rates and stable households, and assist in lowering fair housing discrimination.

Transportation

The cities of Salem and Keizer are served by the Cherriots public transportation system. Even though Cherriots administers the alternative rideshare program with carpools, vanpools etc., a large percentage of residents in both cities drive alone to their work places. According to the U.S. Census Bureau, ACS 2007-2011, 74% of individuals commuting to work drove alone in Salem compared to 77% in Keizer and 71% in Oregon. Between 2007 and 2011, 74% of individuals commuting to work drove alone in Salem while 13% carpooled. A total of 2% of individuals commuting to work in Salem used the public transit system, while 4 % walked to work.

In Keizer, 77% of individuals commuting to work drove alone while 13% carpooled. The public transit system was patronized by 14% of commuters in Keizer while 1% of commuters walked to their work places.

Cherriots operates Monday through Friday on a fixed route service in the Salem-Keizer area with easy connections to Wilsonville and Grand Ronde. Cherriots also oversees Chemeketa Area Regional Transportation System (CARTS) that provides daily service to rural Marion and Polk counties. The RED Line is another service provided by Cherriots. The RED Line is a shopper shuttle and dial-a-ride service for seniors and people with disabilities. There was a decline in transit ridership to workplaces from 5.2% and 3.3% in 1980 and 2000 respectively, to 2.4% in 2005 and in 2007-2011 public transit ridership was 2%. A similar trend was seen in Keizer with transit ridership falling by 5% between 1980 and 2000. Currently, Keizer shows 14% utilizing public transportation. The goals identified in the Salem-Keizer Transit Long-Range Regional Transit Plan October 2013 include: grow service levels significantly but reasonably, balance the goal of highly productive transit service against demands for broad geographic coverage, long operating hours and seven day a week service, and to facilitate development of regional public transit services.

Table 7
Modal Splits for Home to Work Travel: Salem/Keizer Work Area
2007-2011 5-year estimates

Commuting to Work	Salem		Keizer		Oregon	
	Population	%	Population	%	Population	%
Drove Alone	47,978	74	12,261	77	1,230,834	71
Carpooled: Car, truck, or van	8,531	13	2,195	13	181,410	10
Public Transportation (excluding Taxi)	1,341	2	233	14	72,130	4
Walked	2,592	4	161	1	66,934	4
Taxi, motorcycle, bicycle, or other means	1,400	2	357	2	54,676	3
Worked at Home	2,642	4	704	4	107,356	6

Source: U.S Census Bureau, American Community Survey 2007-2011.

Housing

According to the 2010-2012 American Community Survey data, there were 61,313 housing units in Salem, 14,539 housing units in Keizer, and 1,679,365 housing units in Oregon. A total of 64.7% of the housing units in Salem were constructed between 1970 and 2009 while 76.8% of all housing units in Keizer and 63.9% of all housing units in Oregon were built during that same period. High construction rates of multiple family housing in the 1990's, as mentioned in the 2003 Impediments analysis, has assisted in meeting rental demand in both Salem and Keizer.

The Federal Programs Division of the City of Salem Urban Development Department is committed to assisting low- and moderate-income residents of Salem and Keizer in obtaining clean, safe, and affordable housing. The City of Salem identified a total of 22,583 homes as having the potential for lead-based hazards during the preparation of the 2007 Analysis of Impediments to Fair Housing. It is estimated that 9,777 of those homes are inhabited by low- and moderate-income families.

According to the Code of Federal Regulation 24 CFR Part 35, any housing rehabilitation project involving houses constructed prior to 1978, and receiving \$5,000 or more in Federal funding, shall be tested for lead-based paint. Projects receiving more than \$5,000 in federal funding shall have all identified lead-based paint hazards mitigated or abated. The City has established a policy that all housing rehabilitation projects subject to 24 CFR Part 35 shall utilize abatement methods.

A majority of housing in Salem and Keizer are single-family detached units (See table 7). Almost the same numbers of people are living in single family detached units in Keizer (60.5%) as in Salem (60.6%). This is in line with the State of Oregon statistics of 63.8% of Oregonians are living in single family detached units. Census data indicates that more people were living in mobile homes and trailers during 2010-2012 than in 2005-2007 in both Salem and Keizer. The average household size for the state of Oregon is 2.55 for owner-occupied units and 2.43 for renter-occupied units compared to 2.64 for owner-occupied units and 2.49 for renter-occupied units for Salem and 2.67 for owner-occupied units and 2.54 for renter-occupied units in Keizer.

Table 8
Selected Housing Occupancy Characteristics

	Salem				Keizer				Oregon	
	2005-2007		2010-2012		2005-2007		2010-2012		2010-2012	
Units in Structure	#	%	#	%	#	%	#	%	#	%
1 unit, detached	34,756	59.0	37,171	60.6	9,045	64.5	8,798	60.5	1,070,823	63.8
1 unit, attached	N/A	N/A	3,399	5.5	N/A	N/A	1,087	7.5	74,873	4.5
2 to 4	5,447	9.3	4,436	7.2	1,708	12.1	1,279	8.8	121,083	7.2
5 to 9	5,726	9.7	3,817	6.2	1,159	8.3	919	6.3	73,850	4.4
10 or more	7,813	13.3	9,016	14.7	820	5.8	1,777	7.2	195,662	11.7
Mobile home, trailer	2,852	4.8	3,450	5.6	565	4.0	679	4.7	138,401	8.2
Boat, RV, van, etc.	83	0.1	27	0	0	0.0	0	0	4,673	0.3
Total	58,922	100	61,316	100	14,013	100	14,539	100	1,679,365	100

Source: U.S Census Bureau 2010; American Community Survey 2010-2012 3-year Estimates.

According to Zillow, the cost of single-family housing had decreased in Salem by 0.9% from 2011-2012. In 2014 Zillow stated that the home values in Salem had gone up 7.7% in the last year and are predicted to rise another 4.5% within the next year. This will impact the ability of low-income families to become homeowners and limit their opportunity to create wealth.

The data in Table 9 indicates an increase in homeownership for Asian/Pacific Islander and Hispanic populations from 2000-2010 and a decrease in homeownership for Non-Hispanic White, Black, and American Indian. The decrease in homeownership among the majority of populations could be attributed to the housing market crash over the last few years. From July of 2012 - June of 2013, Federal Programs received approximately fifty subordination requests for second liens associated with the refinance of properties under the HARP Act. These homeowners had received federal assistance either in the purchase or rehab of the property. The refinances were requested to reduce the monthly mortgage payments for the homeowner when the Loan to Value was greater than 80%. Additionally, there have been five reduced payoff requests for the same types of loans submitted to Federal Programs for properties in Short Sale status submitted between April 2013 and June 2014.

Table 9-Housing Opportunities: Homeownership Rate by Race/Ethnicity

Race	2000	2010	2000-2010
	%	%	% Change
Non-Hispanic White	67.6	66.5	-1.1
Black	36.8	35.7	-1.1
American Indian	46.8	45.6	-1.2
Asian/Pacific Islander	53.2	54.6	1.4
Hispanic	37	40.8	3.8

Sourcediversitydata.org 2000-2010

Cost of Housing

A total of 343 new single-family construction building permits were issued in Salem between 06/18/2013-06/17/2014. Forty-six construction building permits were issued in Keizer from 06/01/2013-05/31/2014. Estimated median house/condominium values reported in the 2010-2012 American Community Survey for Salem, Keizer, and Oregon were \$186,400, \$200,300 and \$233,900 respectively. More than 22,677 housing units in Salem, 5,951 housing units in Keizer, and 643,213 housing units in Oregon had mortgages. A total of 14,784 housing units in Salem had monthly mortgage payments between \$1,000 and \$1,999. In Keizer, 4,178 housing units had mortgage payments between \$1,000 and \$1,999. In Oregon, 358,085 housing units had mortgage payments between \$1,000 and \$1,999. More than 9,128, 2,261, and 289,519 housing units in Salem, Keizer, and Oregon respectively were with no mortgage payments. Median gross monthly rent was \$776, \$799, and \$855 for Salem, Keizer, and Oregon respectively as reported in the 2010-2012 American Community Survey.

According to the National Low Income Housing Coalition (NLIHC), the Fair Market Rent for a two bedroom apartment in the Salem Metropolitan Statistical Area (MSA) is \$756. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$2,520 monthly or \$30,240 annually. A resident working 52 weeks per year and 40 hours a week must earn a housing wage of \$14.54 an hour to be able to afford decent housing. A minimum wage worker earning \$8.95 an hour must maintain 1.6 full time jobs in order to afford Fair Market Rent in the Salem MSA.

Tenure

In 2010, 61.0% of occupied housing units in Keizer were owner-occupied. A total of 55.7% of occupied housing was owner-occupied in Salem. The state of Oregon reported that 62.2% of occupied housing was owner-occupied. Vacant housing unit rates stood at 6.5% in Salem, 5.1% in Keizer, and 9.3% for Oregon (See Table 9). The average household size of owner-occupied units was 2.66 persons in Keizer, 2.6 persons in Salem, and 2.53 for Oregon.

Table 10-Housing Tenure by Occupied Housing Units

	Salem 2010	Keizer 2010	Oregon 2010
Occupied Housing Units	57,290	13,703	1,518,938
Owner Occupied	31,904	8,363	944,485
Renter Occupied	25,386	5,340	574,453
Vacant Housing Units	6.5%	5.1%	9.3%

Source: U.S. Census Bureau, 2010 Census, Summary File 1; 2000 Census, Summary File 1. Tabulated by Population Research Center, Portland State University.

**Evaluation of Jurisdiction's Current Fair Housing Profile: Human Rights and Relation
Advisory Commission Individual Discrimination Complaint Process**

The City of Salem Human Rights and Relation Commission (HRRAC) was created in 1964 by the City Council to respond to concerns of the treatment of minority residents of Salem. The Salem Non-Discrimination Code-Salem Revised Code (SRC Chapters 8 and 97) establishes the Commission and describes the definition, offenses, and administration/enforcement of the City's local law.

Under City of Salem Revised Code Chapter 8.010, the HRRAC is empowered to take action on alleged acts of discrimination in employment, housing and public accommodation in the City of Salem. Chapter 97 specifically prohibits discrimination on the basis of an individuals' race, color, religion, national origin, sex, age, marital status, disability, familial status, domestic partnership, sexual orientation, gender identity, and source of income.

Persons who have been discriminated against under the provisions of the Federal Fair Housing Act have the right to file an administrative complaint with HUD and the Oregon Bureau of Labor and Industry (BOLI). The complaint must be filed within one year of the alleged discriminatory activity. The investigating agency will determine where there is "reasonable cause" to believe discrimination has taken place and proceed as required. The Oregon Comprehensive Housing Manual, developed with the assistance of a HUD grant, provides additional details.

People experiencing discrimination or harassment or who have other human rights concerns are able to contact the HRRAC by phone, by sending letters, filing complaint on-line, dropping by the office during business hours, or visiting the Commission during one of the Commission's monthly general meetings. Commissioners and/or staff determine if the complaint has a reasonable basis under Salem ordinance or other law. This depends on whether the act:

- Was discriminatory if it occurred
- Occurred in Salem
- Was unlawful
- Was significant to human relations
- Occurred within the last twelve months

The HRRAC is empowered to seek informal resolution of a complaint through fact-finding, mediation, and discussion with all parties to the complaint. The HRRAC attempts to accomplish this settlement in a quick and efficient manner. Complaints through state or federal agencies can be more lengthy and complicated but may be appropriate where the complainant seeks more than an informal resolution.

Steps in Complaint Resolution

Two avenues are available to consider in resolving discrimination cases that come to the Commission.

- The first avenue involves complaints except those that are against the City of Salem.
- The second works solely with discrimination complaints that are against the City.

According to the HRRAC individual discrimination complaint process, in the event there are complaints against the City, prescribed administrative processes must be exhausted first. These are mainly involving complaints related to police action or employer-employee cases. If Commissioners receive complaints against the City, they contact staff to assist with the appropriate next steps. For all other complaints brought to the Commission, the following steps apply:



Step 1.

When staff or a Commissioner receives a complaint, an intake form is completed immediately. This form includes:

- ✓ Date and time of the complaint intake and the name of the person completing the form
- ✓ Name, address, and phone (if available) of the individual seeking assistance
- ✓ Name, address, and phone of the respondent
- ✓ Description of concern, including date and location

Whenever possible and applicable, individuals seeking assistance are urged to submit information in writing. Individuals can also submit this information on-line through the Commission's website (www.cityofsalem.net/~scserv/HRRAC/complaint_form.htm).



Step 2.

In special cases where the role of a Commissioner is necessary, either staff or the Chair may request assistance from a Commissioner or from a community member.



Step 3.

By the seventh working day following the intake, a return contact is made with the individual seeking assistance and an interview arranged, either by phone or in person. The Commissioner and/or staff will discuss options with the individual and determine a proposed course of action.

Guidelines for Commissioners And Or Staff - Intake and Initial Processing:

After hearing and taking notes of important points described in the problem, staff and/or the Commissioner work with the individual to determine appropriate resolution options. It may be determined quickly that the complaint either does not fall under the jurisdiction of the Commission or needs to be referred to another agency or organization.

After the interview, a one-page statement of concern is written outlining the issues in the complaint. This statement details the issues discussed in the interview. The statement includes the options chosen for resolution and any referrals given. If the complaint is closed without further action, the statement serves as a record of the Commission's response to the situation.



Step 4.

Within seven working days of the interview and as appropriate, contact is made with the respondent(s). In cases where a Commissioner is assigned to work on a complaint, if contact cannot be made with the complainant within seven days, staff will meet with the Commissioner to discuss the case. The Commissioner and/or staff discuss the complaint with the respondent and outline the desired outcomes as determined in the initial interview. From this, the Commissioner determines what recommendations may be helpful to achieve resolution. If the respondent is willing and it is appropriate to the case, a meeting should be arranged between the parties in the case. In cases where the individual seeking assistance is or was a client or employee of the respondent, a release of information may be obtained. The respondent may give information contradicting the claims in the complaint. Additional fact-finding may be needed to determine action.

Guidelines for Commissioners and/or Staff - Resolution Options:

Referral: The nature of the situation may make it appropriate for referral to another agency or group. In some cases, the Commissioner and/or staff may make the initial contact and explain the situation to the referral, and provide other assistance as appropriate. With complaints against law enforcement, the Commission has agreed to help facilitate community members' access to internal complaint processes.

Conciliation: If the complaint is appropriate for resolution by the Commission, the Commissioner and/or staff, after consultation with one another, will attempt conciliation in the most informal manner available. First contact can be made by telephone to the respondent to attempt resolution. The Commissioner and/or staff should explain the situation to the respondent and ask for their response to the situation.

The manner of conciliation will vary according to the issues in the complaint. An apology, an agreement to stop the offending behavior or to have employees attend training to correct behavior, could be part of the conciliation. The Commissioner and/or staff, after consultation with one another, may request a mediated meeting between the person seeking assistance and the respondent to discuss the situation.

If a resolution cannot be reached, or if at any time a request is made, the complaint can be referred to another agency or legal counsel. Financial resources for legal assistance are not provided. At this time, it is considered closed by the Commission but can still be monitored to learn the ultimate outcome.

Correspondence/Contacts: All correspondence regarding the complaint between individuals seeking help, and respondents, are either mailed on City letterhead or emailed by staff.



Step 5.

When the case is successfully conciliated, it is considered closed. The case will also be considered closed if it is successfully referred to another agency. If an agreement is reached, where appropriate, the Commission prepares a written statement of agreement for both parties. Once the case is closed, Commissioners complete the Discrimination Complaint Case Form and/or provide staff this information to include in the complaint file.



Step 6.

After a case is closed, as appropriate, staff follows up with participants for feedback and to determine how to improve services to complainants in future cases. A Case Closing Survey may be used to gather this information. In some cases, the participants may not be satisfied with the result of the Commission's work. Staff and the Commission can then determine further steps that could be taken as a way of improving the process.



Step 7.

In appropriate cases, after a case is closed, the Commission Chair and staff will evaluate the handling of the complaint and the overall complaint process. The Case Review form is a two-sided format designed as a self-evaluation tool for the Commissioner involved in the case. The Commission schedules an annual evaluation of its complaint process and case resolution.

Fair Housing Complaint Statistics

The Salem Human Rights and Relations Commission provided the fair housing complaint data used in this analysis. Complaint diversity categories provided below covers 2012 and 2013 calendar years.

Table 11
City of Salem: Complaint Diversity Categories by Class

Cases by Protected Classes	Number
Race/National Origin	1
Age	0
Disability	4
Religion	0
Gender Identity	0
Familial Status	0
Sexual Orientation	0
Source of Income	0
Other	20
Total	25

Source: Salem Human Rights and Relation Commission

Housing related complaint summaries identified from July 2009 to 2013 showed that 48 contacts were made to the Human Rights and Relations Commission.

Number of Complaints received related to Housing:

2009: 11
2010: 8
2011: 4
2012: 9
2013: 16

Table 12
Fair Housing Council of Oregon Complaints: Salem

Cases by Protected Classes	Number
Race/National Origin	6
Age	1
Disability	28
Religion	0
Gender Identity	0
Familial Status	7
Sexual Orientation	3
Source of Income	3
Other	5
Total	53

The data in the two tables above is consistent in showing that the greatest discrimination is against those with disabilities for Salem, Oregon.

Home Mortgage Disclosure Act (HMDA) Analysis

According to a report prepared by the Urban Institute for the U.S. Department of Housing and Urban Development (HUD), minorities seeking to buy homes continue to face discrimination from mortgage lending institutions. "Not all Americans enjoy equal access to the benefits of homeownership, in part because of unequal access to capital." The 2006 urban institute report acknowledges, "minorities are less likely than whites to obtain mortgage financing and, if successful in obtaining a mortgage, tend to receive less generous loan amounts and terms."³

In 1975, the U.S. Congress voted to create the HMDA and the Federal Financial Institution Examination Council (FFIEC) to track and disclose information on lending patterns. HMDA data particularly covers home purchases and home improvements loans and includes information on race, ethnicity and income of applicants which allows for an analysis of lending disparity practices. Table 13 below shows the lending disparity profile for Salem Metropolitan Statistical Area (MSA).

In this 2012 review, the percentage of refinanced loans were 72.14%. This number is congruent with Federal Program's experience over the past 2-3 years. There has been a significant increase in requests for subordinations of existing loans (i.e. single family rehabilitation loans, down payment assistance loans, and public works sewer improvement loans).

Table 13

³ Discussion from HUD fair lending Studies-Mortgage Lending Discrimination in America

Lending Disparity Profile, 2012
Salem Metropolitan Statistical Area

	Originations	Denials	Fallout	Purchased	Total
Race	#	%	%	Loans	Applications
White	9,189	16.10%	19%	1,595	15,754
Black	38	21.92%	26.03%	12	85
Hispanic	736	26.32%	20.62%	149	1,536
Asian	202	19.76%	19.76%	26	360
Native American	55	18.07%	15.66%	8	91
Hawaiian	37	18.97%	17.24%	5	63
Multi-Race	46	28.24%	17.65%	9	94
Unknown/NA	1,019	25.62%	27.42%	1,390	3,560
Totals	11,322	18.16	20.13	3,194	21,543

Source: 2012 National HMDA-LAR

Public Policies and Fair Housing Actions

Provision of Financial Assistance for Dwelling

The 2009-2014 Housing and Community Development Consolidated Plan, established four primary goals for allocating CDBG and HOME funds. According to the Consolidated Annual Performance and Evaluation Report (CAPER) for 2013-2014, projects receiving allocations of CDBG or HOME funds helped the City to meet one of the three annual goals of the Annual Action Plan by assisting individuals and families earning 80% or less Median Family income obtain or retain decent housing and provided funding through public services for homeless case management and interim housing assistance (subsistence payments). The other two goals in the Annual Action Plan have projects underway that will meet those goals in the 2014 CAPER. The following is a summary of Consolidated Plan goals:

1. End Homelessness
2. Promote economic development by creating economic opportunities
3. Expand and sustain owner and renter affordable housing stock
4. Revitalize low income neighborhoods and create suitable living environment

In order to increase home ownership, support community development, and increase access to affordable housing, HUD provides the City with HOME and CDBG funds. The HOME Investment Partnerships Program was created to develop partnerships between public and private agencies in order to provide affordable housing. HOME funds can be used to carry out multi-year housing strategies through acquisition, rehabilitation and new construction of housing and to provide tenant based rental assistance (TBRA).

The Community Development Block Grant (CDBG) program consolidates several categorical grants such as urban renewal, neighborhood development and model cities into a single block grant program. The primary objective of CDBG, apart from providing affordable housing to low and moderate income persons, is to develop a strong community through the provision of:

- Decent housing
- Suitable living environments and
- Expanded economic opportunities

Table 14
2013-2014 Table of assistance to racial and ethnic populations by source of funds

Describe the families assisted (including the racial and ethnic status of families assisted)	CDBG	HOME
Race		
White	2,949	242
Black or African American	63	30
Asian	12	2
American Indian or American Native	35	22
Native Hawaiian or Other Pacific Islander	43	2
Ethnicity		
Hispanic	441	64
Not Hispanic	2,661	234
Total	3,102	298

Source: City of Salem 2013 Consolidated Annual Performance and Evaluation Report (CAPER).

The Federal Programs Section administers the City's federal allocation of CDBG and HOME programs. The 2013-2014 loan and grants impacts include the following:

Table 15: Accomplishments for the Program Year 2013
Annual Goals

Goal	Category	Funding Source	Amount Expended	Outcome Indicator	Outcome Expected	Actual	Unit of Measure	Percent Complete
1	Ending Homelessness	CDBG	\$362,973	Public Service Activities (Housing and Non-Housing)/ Public Facility	2,554 served	3,128 served	Persons Assisted	122%
2	Economic Development	CDBG	\$303,320	Businesses Assisted/Jobs	67 served	56 served	Businesses Assisted	83%
3	Affordable Housing	HOME	\$1,612,519	Tenant Based Rental Housing	422 served	222 served	Households Assisted	52%

Source: City of Salem 2013 Consolidated Annual Performance and Evaluation Report (CAPER).

CONCLUSIONS AND RECOMMENDATION

Conclusions drawn from data gathered in this AI report suggest that:

- Additional cost and requirements make both the rental and owner housing markets unavailable to low/moderate income persons
- Job training and creation will lead to a major reduction in barriers to affordable housing across protected classes by providing personal resources for housing
- Discriminatory and unfair lending practices are impediments to fair housing in Salem and Keizer
- Language and cultural differences are impediments to fair housing
- Increasing resources for fair housing programs and activities will promote access to affordable housing
- Expanding affordable housing through projects including “aging in place” units will resolve barriers for various groups including those with disabilities while providing a foundation for versatile housing

RECOMMENDATIONS

In addition to various strategies mentioned earlier in this report, the cities of Salem and Keizer remain committed to assisting residents in obtaining and retaining decent, safe, affordable housing. Salem and Keizer should continue to partner with non-profit organizations, the Salem Housing Authority, Community Housing Development Organizations (CHDO's), Fair Housing Council of Oregon, and other government agencies to further improvement towards fair housing.

To promote community and economic development, eliminate homelessness, provide affordable housing, and revitalize neighborhoods, it is important that the jurisdiction focuses its attention on removing barriers that impede fair housing. The following activities are intended to steer the City towards achieving fair housing goals:

- Continue funding for programs such as TBRA, multi-family rental rehabilitation, and self-sufficiency programs related to housing to bridge the financial gap for LMI households
- Encourage job training programs for LMI persons to increase their ability to be sustainable in housing
- Encourage job creation to provide jobs for LMI persons (with increased services to special populations including the disabled, veterans, and victims of domestic violence) to increase their ability to be sustainable in housing
- Supporting fair housing education for consumers, lenders, real estate agents, landlords, and all individuals providing housing services
- Supply community education tools to non-English speaking residents in both cities
- Make available, information regarding federal housing assistance programs and resources
- Encourage the production of additional housing, including units for “aging in place” to increase greater choice
- Target communities with high percentages of low- and moderate income persons with funding for affordable housing