

Eugene-Springfield

Consolidated Plan 2005



**Housing, Homeless, and
Community Development**

FIVE-YEAR STRATEGIC PLAN

Eugene-Springfield Consolidated Plan 2005

Submitted by:

**City of Eugene
City of Springfield
In collaboration with Lane County**

Presented to:

**The Department of Housing and Urban Development
Oregon State Office, Northwest/Alaska Area**

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www.ci.eugene.or.us



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Executive Summary

Executive Summary

Introduction

The Consolidated Plan is an inter-jurisdictional effort to identify needs and formulate a five-year strategic plan with objectives and outcomes that address needs for housing, homeless, and community development. This Consolidated Plan covers the five-year period beginning July 1, 2005 and ending June 30, 2010 (fiscal years 2006 through 2010).

The Consolidated Plan is a US Department of Housing and Urban Development Department (HUD) requirement for both the Cities of Eugene and Springfield to receive Community Development Block Grant (CDBG) funds and for the Eugene-Springfield Consortium to receive HOME Investment Partnerships Program (HOME) funds, and American Dream Downpayment Initiative (ADDI) funds, with the City of Eugene serving as the lead agency. It is also a requirement of Lane County to receive Emergency Shelter Grant (ESG) funds.

Citizen Participation Process

The key components of the citizen participation process included:

- Collaboration with the United Way of Lane County Needs and Assets Study, with data received from 1,200 phone surveys, followed by an interactive group of 21 community leaders holding a round table discussion, a larger community event to discuss findings, and a presentation to the City Club of Eugene;
- Public hearing on community needs with residents of low-income housing development and other community members;
- Involvement from citizen advisory groups in Eugene and Springfield;
- Consolidated Plan information session featuring the results of the kids' art competition for the cover art for the Consolidated Plan 2005 and subsequent five One-Year Action Plans (OYAP) was held;
- Final public hearings on the proposed plan were held at the intergovernmental Housing Policy Board (HPB) and citizen advisory committee in both Cities.

Housing Market Analysis

Highlights from the Community Profile and Housing Market Analysis are listed below:

- Population will continue to grow but at a lower percentage than in previous years. Household size will continue to decline. An increase in population, coupled with smaller household size will translate into an accelerated need for a greater number of units to serve the increase.
- Minorities composed 11.4% of the population in 2000. Persons of Hispanic origin comprise 5.5% of the current population. The Environmental Research Systems Institute (ERSI) projects that the 2009 minority population will be 13.9%, and that persons of Hispanic origin will make up 8.0% of that population. Language and cultural barriers may continue to be issues.

- There will be a demand for an additional 7,000 housing units by 2009 while maintaining a vacancy rate of 5.7%.
- Housing costs will continue to increase at a more rapid rate than incomes, due in large part to low wages.
- Since 1990, single person and non-family households have increased at a higher rate than all other household types. Elderly households, as a percentage of total households, have decreased.
- There are more owner-occupied housing units with larger average household size than renter-occupied housing units.
- In 2000, there were 82,944 total housing units in the Eugene-Springfield area.
- In 2004, the median sales price was \$163,000. A well-publicized 1998 study by the National Association of Home Builders (NAHB) identified Eugene-Springfield as the second least affordable among 186 markets nationwide. A family earning the median income will spend approximately 45.0% of its income on principal, interest, taxes, and insurance, if they purchase a house at this price.
- More renter households have less than standard conditions compared to owner-occupied units.
- Low-income families are primarily renters.
- The median household income for the Eugene-Springfield metro area in 2000 was \$35,085. ESRI reports that the 2004 median income is \$39,237 and projects \$45,149 for 2009. This is an annual rate increase of 2.85%, which approximates the rate of inflation.
- The work force participation rate in Eugene has increased from 1990 at 64.0% to 65.0% in 2000. In Springfield, the population in the work force has increased since 1990 from 66.0% to 68.0% in 2000.

Housing Needs Analysis

The highlights of the housing needs section are summarized below:

- Significant need exists despite an economy showing slow but steady gains.
- Cost burden for renters continues to be the major housing problem due to low wages coupled with increasing housing costs.
- Housing conditions, in addition to cost burden, will become a more significant factor in the future.
- More renters than owners live in substandard conditions.
- There continues to be a need to add to the supply and to retain existing affordable housing units coupled with supportive services to encourage self-sufficiency.
- It is difficult for low- and very low-income owners to maintain and make needed housing repairs. Elderly households make up a large percentage of these owners.
- Data shows that 64.0% of low-income elderly rental households are cost burdened; 49.0% are severely cost burdened.
- One-third of all renter households are low-income of which 75.0% are cost burdened.
- Minority renters in Springfield show a disproportionate greater need than Lane County or Eugene minority renters.
- Households with children have significantly more housing problems than households without children.
- Large low-income families report having housing problems at a higher rate than any other household type.

- Households with persons with disabilities have significantly more problems than households without persons with disabilities.
- Annual household income is a major determinant in the amount of problems experienced in a household. Households earning less than \$34,000 per year are especially affected.
- The need to provide and increase the range of affordable options for special populations, such as persons with disabilities and the elderly, continues.
- Homeless youth are a sub-population with special needs.

Community Survey Results

The need for affordable housing, medical care, and jobs continues. Three major household needs, identified in the United Way of Lane County Community Needs and Assets Study, are listed below:

- *Paying for Medical Care. The most severe problems experienced by respondents were related to paying for medical care. Issues of medical care are the most pressing needs for households with seniors.*
- *Local Economy. There is a significant increase in problems tied to the local economy. Problems driven by the local economy, such as the inability to find work, lacking money for housing, and lacking money for food have worsened over the past four years.*
- *Housing. There is a continuing upward trend in needs concerning housing. Lacking money for housing, overcrowding, need for major repairs, and not enough money to pay the utility bills saw significant increases in need.*

Objectives, Implementation Strategies, and Outcomes

The recent census data, market analysis, and citizen input supported and emphasized the need to continue to pursue objectives set in the Consolidated Plan 2000. The data in the plan established high priority needs for housing as well as community and economic development in the following areas:

Affordable Housing:

- *Increase the supply of affordable rental housing.*
- *Conserve and improve existing affordable owner and renter housing stock.*
- *Increase opportunities for low- and moderate-income households to become and remain homeowners and renters.*
- *Specifically encourage greater minority homeownership.*
- *Increase the range of housing options and related services for special needs population.*
- *Remove barriers to affordable and supportive housing.*

Community Development:

- *Support a human service delivery system that helps low- and moderate income persons achieve dignity, well-being, and self-sufficiency.*
- *Promote economic development and diversification through the creation of jobs that lead to self-sufficiency.*

- *Revitalize low-income neighborhoods by promoting a resource targeting strategy that links physical, economic, and social programs, maintains historic character, and eliminates slums and blight.*
- *Improve accessibility to public facilities.*
- *Administer Federal grants efficiently and effectively.*

Introduction

Description and Purpose of the Consolidated Plan

What is a Consolidated Plan?

The Consolidated Plan is a comprehensive process prescribed by HUD to identify housing, homeless, community, and economic development needs and resources. A five-year plan is fashioned to address meeting the identified needs. It provides a way for a community to define housing and community development priorities and a way to measure if the activities set forth in the plan are actually meeting these priorities.

Why Must We Prepare a Consolidated Plan?

A Consolidated Plan is a HUD requirement. It must be completed by communities that receive formula allocations of certain Federal funds, such as: CDBG, HOME, ADDI, Housing Opportunities for Persons with Aids (HOPWA), and ESG grant funds. Each year of the five-year plan, an OYAP report and a Comprehensive Annual Performance Evaluation Report (CAPER) are also submitted to HUD.

What are the Required Components of a Consolidated Plan?

There are three major parts of the plan and they are 1) a housing and homeless needs assessment, 2) a housing market analysis, and 3) a set of long-term objectives/implementation measures/priorities and strategies/actions that address stated objectives and priority needs in the plan. An OYAP, submitted in each of the five years of the plan, accompanies the Five-Year Consolidated Plan for the first year of the plan. The OYAP contains the specific projects and activities a jurisdiction will undertake in the coming year with HUD funds to address the implementation measures.

What Does the Process Need to Include?

HUD is very specific about the process that is to be used to develop and gain input in the development of a plan. It requires communities to do two major activities: 1) to consult with other public and private agencies that provide assistance housing, health services, and social services during the preparation of the plan; and 2) to adopt a plan that encourages participation of citizens (particularly low-income and minorities) in the development of the plan. At least two public hearings must be conducted; one prior to publishing the plan to identify needs. The plan must demonstrate that consideration has been made of the comments received in the process.

When Was the Last Consolidated Plan Created?

The Consolidated Plan 2000 (which was a five-year plan) was created in 2000. This plan is in effect now and will be in effect until June 30, 2005. The plan applies to both Eugene and Springfield.

Description of the Citizen Participation Process

What Citizen Participation Process Was Used to Formulate and Adopt the Plan?

As a citizen participation component in developing a new Five-Year Consolidated Plan, the Cities of Eugene and Springfield had the unique opportunity to collaborate with the United Way of Lane County in its Community Needs and Assets Study. The Needs and Assets Study has been used to monitor key health and human care issues facing Lane County families since 1992. The data generated serves as an important planning tool

for policy makers, government leaders, and for those who invest in and provide local services.

Needs Assessment/State of Caring Report

The planning for the Community Needs and Assets Study began in August 2003 when United Way board members, community leaders, and staff from United Way, Cities of Eugene and Springfield, and Lane County met to craft the survey instrument and determine how the data would be gathered. A series of meetings was held from that point through February 2004 when the survey instrument and method were finalized. City staff was able to insert two housing specific questions into the final document.

This comprehensive report assesses the community needs of Lane County through data received from over 1,200 phone surveys with citizens of Lane County. The surveys were administered by Mar%Stat Research, an independent research organization, in March 2004. The sample was scientifically drawn on an every *n*th basis from the most current published telephone lists. Only one respondent per household was surveyed. The results of the survey were published in the 2004 State of Caring Report for Lane County which is included in the Appendix section of this plan.

Interactive Group Process to Identify Emerging Themes and Priorities

In April 2004, a group of 21 community leaders from City management, health care, social services, and housing providers met for a round table discussion to take the first look at the data gathered from the Needs Assessment survey. The group's analysis of the data identified high priority needs in the community and a plan to involve community partners and focus social capital.

Informational Event /Community Involvement

On June 11, 2004, the Lane County 2004 State of Caring Report was officially released to a crowd of over 70 community leaders, elected officials, agency directors, key business leaders, policy makers, and citizens. The survey methodology and findings were presented with a special concentration on some areas of highest needs in our community such as medical care, housing, and the needs of the working poor. A lively conversation surrounding each topic was facilitated by a representative from that particular area of need. The information gathered from the discussion was recorded and attendees filled out cards indicating interest and desire to continue the discussion in one or more of the areas of need that were presented.

Ongoing Community Involvement/Focus Groups

The interest cards from the June 11th meeting were used to form focus groups that met to address issues in the areas identified as high need.

Heightening Awareness of Community Needs

A summary of the 2004 State of Caring Report was released as an insert in the Saturday, July 31, 2004, Register Guard to 83,700 subscribers. It also appeared in the Siuslaw News and Cottage Grove Sentinel on July 31st and August 4th, respectively.

In addition, the findings from the State of Caring Report were presented to the City Club on November 5, 2004. Eugene's City Club mission is to build community vision through open inquiry. The United Way website, www.unitedwaylane.org, contains a full complement of reports from the data collected for the Needs Assessment/State of

Caring. The United Way website is linked to numerous service agencies and is accessed by philanthropic organizations regularly.

Survey of Local Non-Profits

Over 59 local social service and housing providers received a written survey. They were asked to identify current and future housing and community development needs and set priorities. The results of the survey were compiled and used in the creation of the plan.

Public Hearing Citizen Input on Community Needs and Priorities

A Public Hearing was held on January 20, 2005 at the Housing and Community Services Agency (HACSA) Fairview Center community room. The hearing was held to solicit input on the needs and priorities for the community. The minutes for this public hearing are found in the Appendix.

Input from Numerous Citizen Advisory Committees in Both Cities

Citizen advisory groups in both cities were involved in reviewing input and formulating objectives set in the Consolidated Plan.

Public Information Session

The Cities set up a store front in downtown Eugene on March 4, 2005 for the public information session on the draft Consolidated Plan 2005. Over the course of three hours, over 100 residents visited the store front as part of Eugene's monthly First Friday Art Walk. Visitors were given dots and asked to choose their top five greatest needs in our community.

One of the main features of the information session was the results of an art competition. The Cities invited children living in the affordable housing complexes to submit art to be used for the covers of the upcoming Consolidated Plan and subsequent OYAPs. Thirty-seven entries were submitted; the top five entries are displayed below as "thumbnails."



The children who entered the competition were invited to bring their families to the event to see their art work on display. Artists of the top five entries received gift certificates to local merchants and framed copies of their art. People were drawn in by the art work and stayed to engage in some interesting and lively dialogue with other community members, staff, and Eugene's Mayor. The event was well-attended and provided a relaxed atmosphere for residents to express their views on the needs of the community.

Final Public Hearings on Draft Plan

A 30-day public comment period was held and several public hearings were conducted by citizen groups (including the HPB, CDBG Advisory Committee, Springfield Community Development Advisory Committee (CDAC), and the Springfield City Council) during April and May 2005 on the draft Consolidated Plan.

Explanation of Agency Collaboration

The primary collaboration took place between the Cities of Eugene and Springfield. As a Consortium, Eugene and Springfield are required to prepare the Plan jointly. Assistance in the preparation of the plan was also received from the Lane County Human Service Commission (HSC) staff, HACSA staff, and staff from the United Way of Lane County.

The collaboration with United Way in the creation of 2004 State of Caring report brought statistically significant data collected from over 1,200 households in Lane County to the plan. In addition, the partnership enabled the plan developers a vastly larger forum for discussion of needs, input on priorities, and the opportunity to develop future partnerships to meet the needs of the community.

Additionally, a survey of social service agencies and housing providers was conducted in the summer of 2004 and the results are incorporated in the housing and homeless needs analysis and strategic plan. A complete analysis of the provider survey is found in the Appendix.

Relationship to Other Planning Documents

The Consolidated Plan 2005 submission is the third Consolidated Plan submitted since it became a HUD requirement. The Consolidated Plan is consistent with other plans adopted by the local jurisdictions and these are listed below:

- ***Residential Land Use and Housing Element.*** The State of Oregon also requires there be a local comprehensive plan and these must conform to State land use goals. As a part of the Periodic Review process, the Cities of Eugene and Springfield and Lane County recently completed adoption of a new Residential Land Use and Housing Element as a part of the Metropolitan Area General Plan.
- ***Springfield Community Housing Plan.*** In 1995, the City of Springfield adopted the Springfield Community Housing Plan 1995 - 2005 that sets forth goals, policies, and implementation strategies for housing and neighborhood revitalization.
- ***Cracking the Housing Crisis.*** Also in 1995, the Eugene City Council accepted a report entitled, Cracking the Housing Crisis. This study was commissioned by the Eugene City Council in 1994 to identify and evaluate strategies to solve low-income housing and homeless crises.
- ***2004 Continuum of Care.*** The Intergovernmental HSC comprised of representatives from Lane County and the Cities of Eugene and Springfield, is the lead agency for implementation of the Continuum of Care Plan. It includes activities aimed at reducing poverty and homelessness in Lane County. The plan involves joint policy development in the areas of human services, supportive housing, and community facility development and maintenance. The plan identifies how funds should be spent to meet local identified needs for low-income and homeless persons.
- ***Fair Housing Plans.*** Both the Cities of Eugene and Springfield have developed Fair Housing Plans.
- ***Housing Authority Plan.*** HACSA of Lane County is required to submit a five-year Agency Plan to HUD on July 15, 2005. At the time of this writing, HACSA's Agency Plan is in the process of being formulated. When the plan has been publicly

reviewed, approved, and submitted to HUD, HACSA will make the plan available for public viewing through a number of conduits, including electronically.

- **Eugene City Council 2005 Strategic Priorities.** In February 2005, the Eugene City Council approved a number of strategic priorities for the City. Among them is a strategy to help the homeless in Eugene.

Explanation of Institutional Structure to Carry Out Plan

Affordable Housing

Eugene and Springfield carry out their housing efforts through the Intergovernmental HPB. This group is comprised of three elected officials (one each from the Cities of Eugene and Springfield and Lane County) and five at-large members, one of whom is low-income. The HPB is responsible for facilitating the development of permanent affordable housing. The HPB reviews and recommends funding decisions concerning HOME, Lane County Road Funds, development fees, Eugene CDBG landbanked sites, and Eugene Water and Electric Board (EWEB) systems development charges (SDC) waivers. Both Cities rely on HACSA and a number of non-profit development entities and several private developers to build affordable housing. Both Cities act as facilitators in this process, jointly participate in the HPB activities, and provide technical assistance and funding for housing activities in cooperation with the HPB.

Affordable Housing
Strengths
• <i>Provides continuity in funding process</i>
• <i>Acts as a clearing house for information related to housing</i>
• <i>Provides a way for Eugene, Springfield, and Lane County to communicate and coordinate about mutual housing issues</i>
• <i>Allows regional differences in implementation of housing program resources</i>
• <i>Includes 3 elected officials who can communicate and advocate housing issues back to their respective groups</i>
• <i>Provides a way for both jurisdictions to communicate with housing providers on a regular basis</i>
• <i>Continues to encourage and support non-profit housing providers to increase capacity and skill level</i>
• <i>Developed a consolidated funding cycle that is more efficient in targeting resources</i>
• <i>Link to the private sector</i>
Gaps
• <i>Could have closer ties with the HSC, particularly regarding mutual efforts around Continuum of Care Plan</i>
• <i>Due to limited funding, certain tensions exist among housing providers in the funding competition process</i>
• <i>Some coordination difficulties among local government partners</i>

Community Development

Eugene and Springfield carry out their community development efforts through the use of citizen advisory committees. In Eugene, the CDBG Advisory Committee advises the Planning and Development Department (PDD) on the use of CDBG funds. The committee is comprised of five special interest pool members, two voter pool members, one neighborhood pool member, and one member is selected by and represents the Human Rights Commission. The committee meets approximately six times annually to conduct reviews of current programs and to make funding recommendations. It also conducts a public hearing and proposes amendments to the Consolidated Plan, as necessary. Springfield conducts an annual Request for Proposals (RFP) process for its CDBG and HOME program funds. Proposals are sought for housing, community

development, and neighborhood revitalization activities from for-profit, non-profit, and public agencies. Proposals are presented to the CDAC at a public hearing. The CDAC is comprised of a City Councilor, a Planning Commissioner, and six at-large Springfield residents. The committee hears public testimony and participates in a dynamic, open process to determine what projects to recommend for funding, based on community needs and funding priorities. The CDAC recommendations are forwarded to the Springfield City Council for approval or amendment, and inclusion in its OYAP. The City Council approved a special CDBG set-aside for fiscal years 2004 through 2006, specifically for downtown redevelopment activities that address slums and blighted conditions on an area basis. The set-aside reserves 24.0% of Springfield's annual allocation for this purpose.

Community Development	
Strengths	
<ul style="list-style-type: none"> • <i>In Eugene, multiple and well-established program areas give the program broad appeal and provides continuity</i> • <i>In Eugene, successful loan programs have boosted program income and allow a higher figure to be used for public services under the 15% rule</i> • <i>In Springfield, requests for funding in all program areas are considered, leaving opportunities for new ideas</i> 	
Gaps	
<ul style="list-style-type: none"> • <i>In Eugene, program areas are structured (referred to as silos or cylinders) and often leave less opportunity for new efforts to receive consideration for funding and has hampered the ability to meet the timeliness test</i> • <i>In Springfield, infrequent meetings of the CDAC limit capacity building opportunities for members</i> 	

Homeless and Emergency Services

The 2004 Lane County Continuum of Care for Homeless and Emergency Services reflects a well-coordinated regional collaborative process which identifies human services, supportive housing, and community development needs, and establishes goals, priorities, policies, and strategies for addressing those needs. Planning for and implementing the Continuum of Care occurs within a strategic overview of local housing, social services, and economic conditions that make up Lane County communities.

The HSC is an intergovernmental organization that operates on behalf of Lane County and the Cities of Eugene and Springfield. Lane County is the lead agency for the implementation of a Continuum of Care Plan. Elected officials and appointed representatives from the Cities of Eugene and Springfield and Lane County comprise the HSC which is the regional policy board for human services activities in Lane County.

Homeless and Emergency Services	
Strengths	
<ul style="list-style-type: none"> • <i>Efficient and flexible use of government funding by pooling flexible Federal block grants, State funds, and local funds with a sensitivity to community differences, needs, and resources</i> • <i>Merging of local governments' share of various funding streams into one human service fund and thereby leveraging resources. Services are based on the community's needs instead of the requirements of categorical programs</i> • <i>This inter-jurisdictional human service consortium has ensured coordination and minimized duplication of effort and administrative costs</i> • <i>The approach to planning ensures quality services through broad-based community involvement in the development of a coordinated human service plan. Inclusive involvement, including service providers, private non-profit staff, State and local government staff, local elected officials, homeless and formerly homeless persons, representatives of the minority community, clergy, school district representatives, advocates, consumers, and other community representatives</i> 	

<ul style="list-style-type: none"> • <i>Public/private partnerships approach has built community support and diversified the funding base</i>
Gaps
<ul style="list-style-type: none"> • <i>Differences of opinion on priorities between jurisdictions</i> • <i>Existing programs have very great needs, therefore it is difficult to fund new supportive housing programs for special needs populations</i> • <i>Operating funds for new facilities are more difficult to obtain than supportive service funds; therefore transitional housing is not built for special needs populations</i> • <i>Separate RFP for operating funds and new construction made it difficult to put together new supportive housing projects</i> • <i>Growing homeless youth population has unique needs that are difficult to address</i>

Public Housing Authority

HACSA is charged with Lane County’s housing and related community services policies and programs. In this capacity, it serves as the housing authority for the Cities of Eugene and Springfield and Lane County. HACSA owns, manages, and maintains 708 public housing units for low-income households. HACSA’s Public Housing Department also manages a 25-unit Section 8 apartment complex for families and two HUD multi-family apartment complexes comprised of families, elderly, and disabled residents. HACSA also administers the HUD Section 8 housing programs and manages the Low-income Weatherization Program. The five Lane County Commissioners and two Resident Commissioners have jurisdiction over HACSA and serve as the Housing Authority Board.

Public Housing Authority
Strengths
<ul style="list-style-type: none"> • <i>Participates in local HPB as an intergovernmental partner</i> • <i>HUD-designated high-performing agency</i> • <i>Competitive developer of low-income housing projects</i> • <i>Successful in securing use of City landbanked sites for housing developments</i> • <i>Partners with Eugene on use of housing rehabilitation loan funding</i> • <i>Successful in acquiring existing projects to maintain affordability</i> • <i>Partners with Cities on community policing, recreation, and planning activities</i> • <i>Strong resident services program</i> • <i>Proactive reasonable accommodations policy</i> • <i>Family self-sufficiency program</i>
Gaps
<ul style="list-style-type: none"> • <i>Shrinking funding to meet expanding needs</i>

Information Sources Used and Relationship to 2000 Census Information and Time Period Covered

This Consolidated Plan was developed using information and data from several different sources. The basis for this plan is the data gathered and produced from the 2000 Census. Thanks to the Internet and the advances in personal computers and networks, the latest Census data was made available to the public in a timely, relatively easy to access and manipulate format for the first time ever! This allowed for some very detailed analysis of the information and comparisons to past data sources. Credible projections of incomes, populations, and demographics can be made to help define community needs in the five-year time period of this plan. What follows is a list of data and information sources used to develop this plan:

- **Census 2000 (Reference Date 4/1/00).** The Census Bureau conducted censuses in the United States, Puerto Rico, American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, and the United States Virgin Islands. Statistical data from all of these censuses are available through American FactFinder. Census 2000 gathered information on demographic, economic, housing, and social characteristics of the population. General data was gathered from 100.0% of the population (Summary File 1), and more specific data was gathered at a sample rate of 1 in 6 (Summary File 3). This plan uses data from both summary files.
- **1990 Census (Reference Date 4/1/90).** Several comparisons were made using data available from the 1990 Census. The 1990 Census also helped to provide historical information on which to base projections.
- **State of the Cities Data System (SOCDS), HUD.** SOCDS provides data for individual metropolitan areas, central cities, and suburbs in a comprehensive and focused presentation. Its primary source of information is the U.S. Decennial Census.
- **The Comprehensive Housing Affordability Strategy (CHAS) Data.** CHAS data is used by HOME and CDBG jurisdictions to prepare their consolidated plans. Census 2000 special tabulation data showing housing problems and the availability of affordable housing is available through this site for states, counties, places, and CDBG/HOME jurisdictions. Its primary source of information is the U.S. Decennial Census.
- **ERSI Business Information Solutions.** ESRI specializes in reports and market research data for business and housing. The primary source of the information used is the U.S. Decennial Census. An ESRI-generated housing market report was used to help project the five-year housing needs in this plan.
- **2004 State of Caring Report.** Produced by the United Way of Lane County, this community needs and assets study was scientifically drawn on an “every *n*th basis” from current published telephone lists. 1,200 residents of Lane County were interviewed. The survey was administered in March 2004. Many of the needs identified in the report are also identified in this plan. The 2004 State of Caring Report uses the Census 2000 to make comparisons.
- **Out of Reach 2004: A Report on Housing Affordability.** The National Low-Income Housing Coalition (NLIHC) is an organization dedicated solely to end America’s affordable housing crisis. NLIHC produced a report called “*Out of Reach*” using Census 2004 data and HUD income calculations.
- **Public Hearings and Forums.** Public hearings and forums were held to receive comments regarding community needs and implementation strategies. Comments received generally supported the data and information gathered from other sources.

Obstacles to Meeting Under-Served Needs

Limited Resources/Growing Need

The needs in the community continue to grow. The primary obstacle to meeting under-served needs is the availability of sufficient resources to fully provide family wage jobs, housing, and other basic needs.

Federal grant funding for the CDBG program has remained stable in recent years, but the amount of funding needed to address local priorities far exceeds the amount available.

Eugene's CDBG program income will decline over the next several years, reducing the ability to fund public services under the 15.0% limitation. In addition, the need for integrating life skills training with housing programs has been identified as a way to ensure long-term success for participating low-income tenants. These service funds are very difficult to obtain.

Competing Program Needs

The funding needs in existing program areas continue which makes it difficult to engage in new activities. A shift from the current program efforts will require strategic planning efforts and a clear directive to redefine priorities.

In addition to Federal grant funds, the local jurisdictions provide General Fund support for some community and neighborhood activities. These funds all compete with a broad range of other needs through the local budget process.

Federal, State, and Local Government

The nature of Community Development projects, especially when they are targeted at lower income persons, makes securing multiple funding sources necessary to the successful implementation of the project. Each funding source has its own set of requirements and regulations, and they add to the cost burden of development, implementation and monitoring. State and Federal requirements for labor and environmental standards may not be consistent with each other. In cases where there is an overlap of regulatory authority, the more restrictive authority applies. As the layers of regulations become more complex, higher design and development costs, and longer development timelines are often the result.

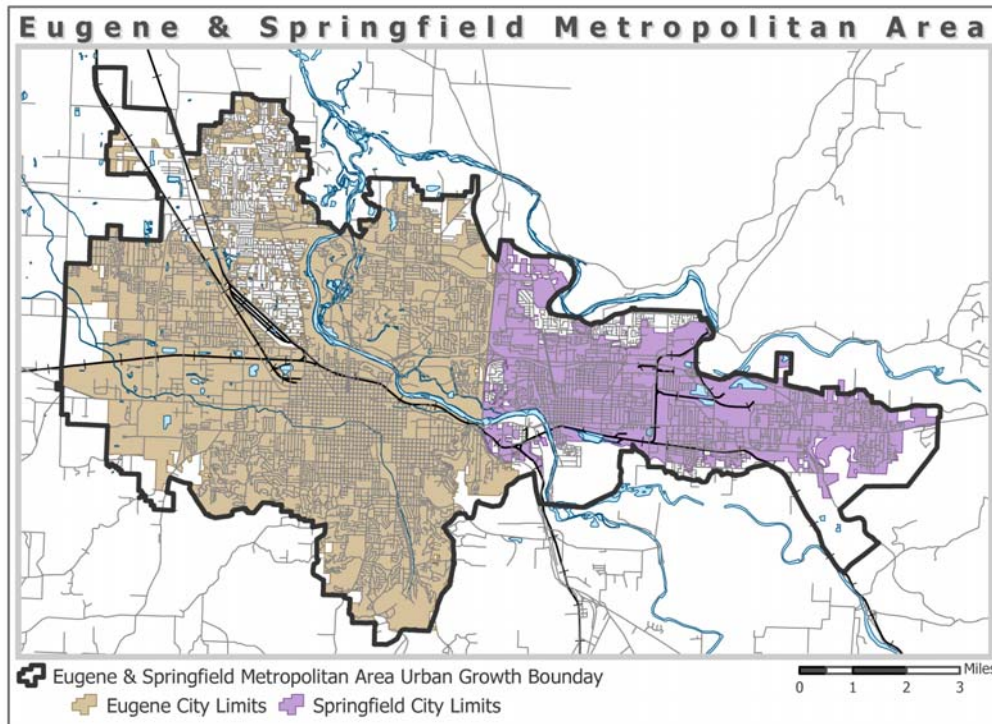
Local jurisdictions are often faced with interpreting, applying and enforcing new laws and regulations developed at the state or federal levels. Although these regulations add to the complexity and costs of development, no additional state or federal funds are provided to help mitigate the cost of implementing the regulations. An example is housing rehabilitation projects, which have been severely impacted by the cost of enforcing the Federal Lead-Based Paint regulations. The costs for inspection, testing, abatement and clearing are passed on to the homeowner or developer. Other environmental and land-use regulations have had similar impacts on development. An impact cost that is yet unknown at this time, is the projected costs associated with the passage of Ballot Measure 37. The costs to local municipalities of complying with the requirements of BM 37 could be substantial. Many of these costs may be passed along to project developers as higher fees and development charges.

The development requirements of local jurisdictions also add to the cost and complexity of a development. SDC fees, plan review and permit fees, and traffic control requirements, although necessary, directly add to the cost of a project. Design standards, landscaping, and parking requirements also contribute to higher project costs, and can be especially burdensome to affordable housing developments.

Finally, under ever-tightening budget constraints, local municipalities must often weigh the benefit of spending scarce resources to serve a small, but underserved population against the benefit of serving the larger community. The “biggest bang for the buck” consideration is a necessary part of the CDBG and HOME allocation process, and is considered at all levels of scrutiny, beginning with citizen advisory groups and culminating with the Councils and Commissions. It is no surprise, then, that activities which benefit a small segment of the population are often passed over.

Community Profile and Housing Market Analysis

Introduction



A community profile and housing market analysis are required components of the Consolidated Plan. The sections that follow provide general information about the market area and significant supply and demand characteristics, particularly as they affect the issue of affordable housing. For the purposes of the Consolidated Plan, additional analysis is required for distinct “sub-markets” that relate specifically to affordable housing. These include the composition and availability of the affordable housing stock that is available to families, elderly households, single person households, minority households, and special populations.

Market Area

Eugene and Springfield are located at the southern end of the Willamette Valley in Oregon, between the Cascade and Coast mountain ranges. Eugene is intersected by the Willamette River, and Springfield is bounded by both the McKenzie River and Willamette River to the north and south of the city, respectively. Eugene is the second largest city in Oregon, while Springfield ranks ninth.

The market area for this report covers the Eugene-Springfield Metropolitan Statistical Area (MSA) which is Lane County and the areas within Eugene’s and Springfield’s Urban Growth Boundary (UGB). This includes both the incorporated cities of Eugene and Springfield and the unincorporated areas immediately surrounding both communities such as Glenwood, River Road, Santa Clara, and North Springfield.

Population and Household Characteristics

Population Growth

Population Trends, 1970-2005

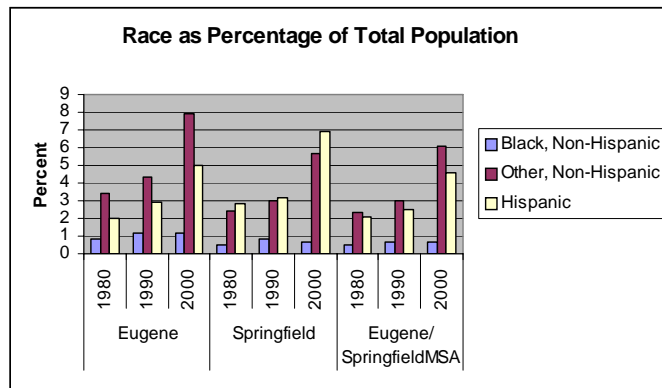
	Lane County	Eugene	Springfield
1970	215,401	79,028	26,874
1980	275,226	105,664	41,621
1990	282,912	112,669	44,683
2000	322,959	137,893	52,864
2003	329,400	143,910	54,720

Sources; US Census Bureau; Lane Council of Governments

Since 1990, the Eugene-Springfield area increased in population from 157,359 to 190,779. Eugene and Springfield increased in population at a higher annual average rate than Lane County but Eugene's annual population increase (2.2%) was at a slightly higher rate than Springfield's (1.8%). Portland State University has estimated the Eugene-Springfield population will continue to increase through 2003, but at a lower percentage than previous years.

Hispanic Ethnicity and Minority Composition

According to the 2000 Census, race data is not directly comparable with data from 1990 and previous censuses since new guidelines allowed respondents to report as many race categories as were necessary to identify themselves on the 2000 questionnaire. In addition, the new guidelines revised some of the racial categories used in the 1990 census. In order to compare minority population from 1990 to 2000, data was obtained through SOCDs.



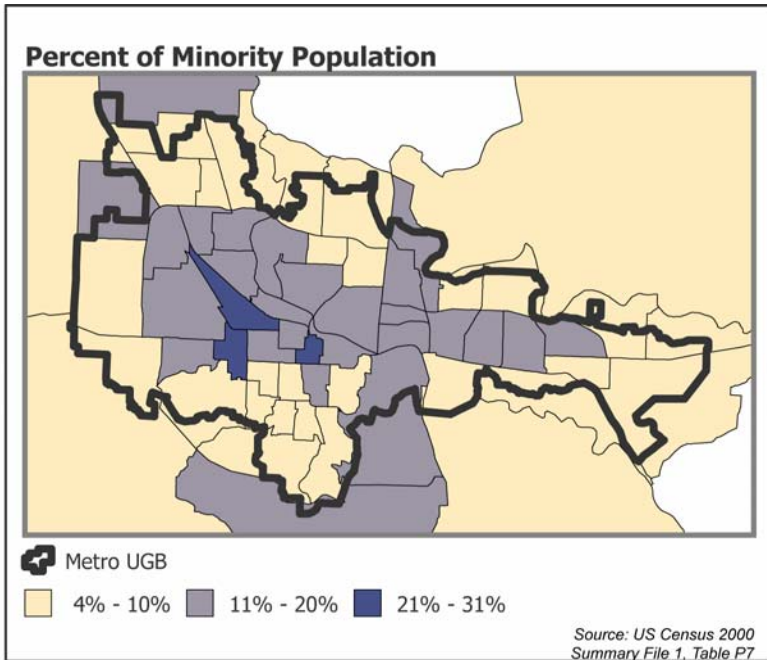
Overall, the minority population composes 13.98% of the total population in Lane County. While the total population in Lane County grew by 14.0% between 1990 and 2000, the minority population more than doubled. Data shows the minority population increased by 126.6%.

The Eugene-Springfield MSA showed over a 100.0% increase from 1990 to 2000 in Other, Non-Hispanic races, and individuals with Hispanic ethnicity. Springfield's Black and Non-Hispanic populations have increased steadily since 1980 with a rate of change of 57.0% and in Eugene this population has increased with a rate of change of 87.0%.

Minority Homeownership

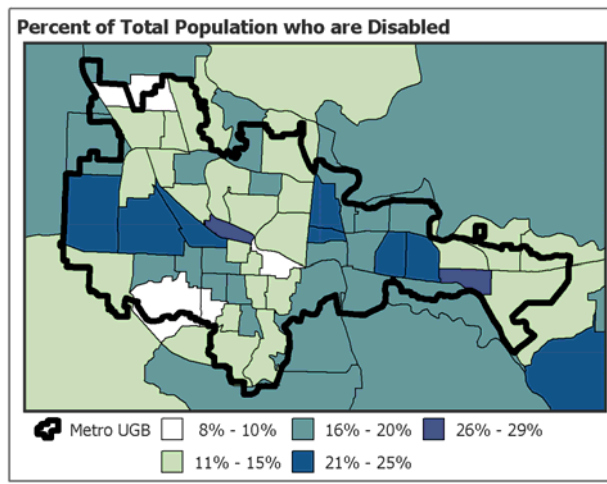
The 2000 Census states that racial minorities (single and multiple races) in the Eugene-Springfield metro area accounted for 11.4% of the population. In addition, approximately 5.5% of the population is of Hispanic origin. ESRI projects that the 2009 minority population will be 13.9%, and that persons of Hispanic origin will make up 8.0% of the population. An analysis of the Census 2000 data shows that 52.3% of the households in the study area own the home in

which they live; however, only 30.0% of minority households own their home, and only 28.1% of Hispanic households are homeowners. It is difficult to determine what factors are causing this disparity. Census data supports the conclusion that at least part of the disparity is caused by the fact that a higher proportion of minorities fall into the low- and very low-income categories than do non-minority persons. Language is also a barrier to many potential minority homeowners who may regard the complex process of purchasing a home as too daunting. Cultural distrust of government and banks is also cited as a barrier to minority homeownership. These and other factors tend to limit the accessibility of homeownership to minorities, and cause them to be underserved by the real estate industry in Eugene-Springfield metro area. The need for adequate, affordable, and accessible housing, both from rental and homeownership perspective for racial and ethnic minorities is a significant concern. Parts of this Consolidated Plan will specifically address this issue.



Population with Disabilities

Census 2000 asked several questions related to disabilities of the population age five and over. The US Census Bureau defined a disability as a condition that lasted over six months. These were classified into a number of categories, such as sensory, physical, mental, self-care, go-outside-home and employment disabilities. Eugene and Springfield have substantial populations of individuals with disabilities. Out of the total populations in both cities, 15.3% in Eugene and 22.4% in Springfield have disabilities. In Eugene, 7.2% of



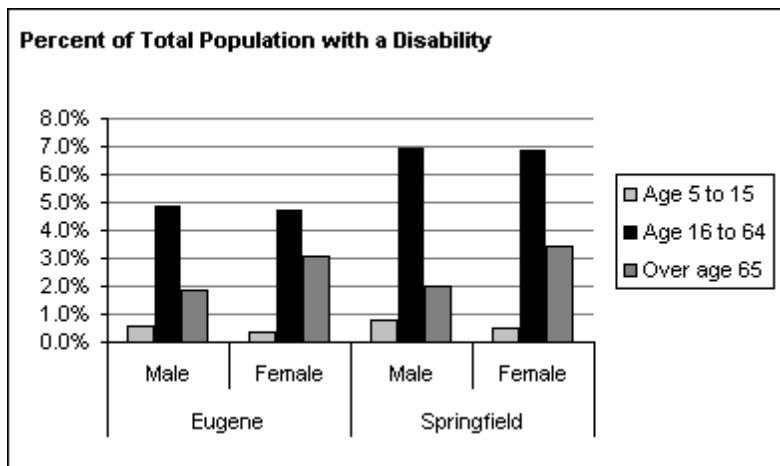
the populace is disabled males and 8.1% are females. In Springfield, these numbers are a little higher, considering that its population is less than half the population of Eugene. Of Springfield's total population, 9.7% are disabled males, and 10.7% are disabled females.

US CENSUS BUREAU DEFINITIONS OF DISABILITIES

- **Employment Disability.** *Disability makes it difficult to perform at a job or business.*
- **Go-Outside-Home Disability.** *Disability makes it difficult for the individual (aged 16 and over) to leave home alone to perform activities, such as grocery shopping or visits to the doctor.*
- **Mental Disability.** *Disability that causes individual to have trouble learning, remembering, and concentrating.*
- **Physical Disability.** *Disability that limits physical activity, such as walking, climbing stairs, lifting, and reaching.*
- **Self-Care Disability.** *Disability that causes individual difficulty in performing certain activities around the home, such as dressing, bathing, or moving around.*
- **Sensory Disability.** *Disability that causes severe vision or hearing loss, deafness, or blindness.*

The largest population category in Eugene with disabilities is the 18-64 age group, which composes 9.5% of the total population. Within this population, the most prominent disability is employment, followed by physical and mental disabilities. The males and females of this age group are evenly split with number of employment disabilities, but there are more females than males with physical disabilities.

In Springfield, 13.7% of the whole population is disabled and between the ages of 18-64, this again is a large percentage of the total population compared to Eugene. Mirroring Eugene, the population in Springfield reported a large number of employment disabilities, followed by physical and mental disabilities. The male and female populations with disabilities are at 6.9% and 6.8% of Springfield's total population. There is a significant difference in disabilities reported here, however, in Springfield there are a substantial number "go-outside-home" disabilities for females between the ages of 18-64.

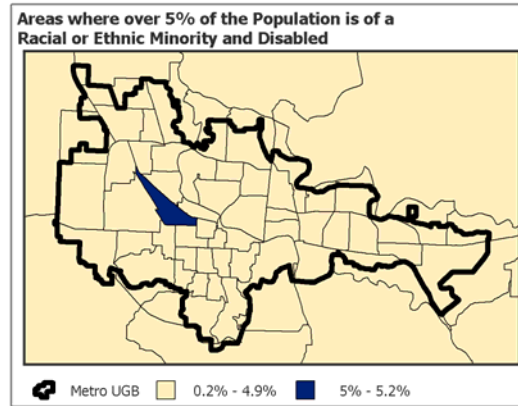


The disabled population over age 65 accounts for 4.9% of Eugene's total population and 5.4% of Springfield's. In 2000, Eugene had 12.1% of its total population over the age of 65, Census data shows that less than half of this age group are reporting a disability. In Springfield, where the over age 65 population is 10.3% of the total; half of these people have

disabilities. Eugene's population is composed of 3.1% older disabled females and 1.8%

disabled males. Springfield's populace consists of 2.0% disabled males and 3.4% disabled females. For Eugene, a majority of the disabilities reported for this age group was the "go-outside-home" disability. There were twice as many of this form of disability reported by females than males, along with a larger portion of the mental and self-care disabilities. Springfield's over age 65 disabled population is composed of mainly physical and "go-outside-home" disabilities, mirroring Eugene with more females having difficulty leaving home for everyday tasks.

By looking at the HUD-provided census data based on race and disability, the largest racial class of the minority community with a disability besides Other Race, is Asian in Eugene and American Indian/Alaska Native in Springfield. The Hispanic populations in both communities are the largest of the racial and ethnic minority categories, with Eugene's total population composed of 5.0% Hispanic and Springfield, 6.9%. The percentage of the disabled racial minority population is larger than the disabled Hispanic population in both communities. In Eugene, racial minorities compose 8.1% of the community, and 9.0% of the disabled population is a racial minority. Springfield has 6.6% of its population consisting of a racial minority, and 8.7% of the disabled population is a racial minority. The percentage of people with disabilities who are of a racial minority category is larger than their percentage of the total populations in either city.



Disabled Population in Eugene and Springfield Metro Area						
	Eugene			Springfield		
Total Population	173,195			65,383		
		As a % of Total Population	As a % of Disabled Population		As a % of Total Population	As a % of Disabled Population
Total Disabled Population	24,961	13.9%	100.0%	12,346	6.9%	100.0%
White	22,720	12.7%	91.0%	11,266	17.2%	91.3%
Minority	2,241	1.3%	9.0%	1,080	1.7%	8.7%
<i>Black/African American</i>	256	0.1%	1.0%	62	0.1%	0.5%
<i>American Indian/Alaska Native</i>	266	0.1%	1.1%	199	0.3%	1.6%
<i>Asian</i>	373	0.2%	1.5%	166	0.3%	1.3%
<i>Native Hawaiian/Pacific Islander</i>	47	0.0%	0.2%	18	0.0%	0.1%
<i>Other Race</i>	1,299	0.7%	5.2%	635	1.0%	5.1%
Hispanic	867	0.5%	3.5%	463	0.7%	3.8%
Non-Hispanic	24,094	13.4%	96.5%	11,883	18.2%	96.2%
Minority and Hispanic	3,108	1.7%	12.5%	1,543	2.4%	12.5%

Source: HUD

Average Household Size

Average household size describes the number of persons who live in an occupied housing unit and is a key variable in housing demand. Average household size has been in decline both nationally and locally (due to lower birth rates, increased divorce rates, higher survival rates, and delayed marriages).

2000 Census data indicates household size for the Eugene-Springfield MSA has continued to decrease since 1960 from 3.13 to 2.42 persons; however, household size has increased very slightly in Springfield from 2.54 to 2.55 persons per household. Still, household size is projected to continue to decrease.

For the metropolitan area, household size was 2.34 in 2000 and is estimated to be 2.33 persons per household now. In 2009, average household size is expected to decrease to around 2.31 persons. An increase in population coupled with smaller household size translates into an accelerated need for a greater number of units to serve the anticipated increase. ESRI projections anticipate 84,601 households will need housing in 2009, an increase over the 2000 Census data of 7.6%.

Household Types

2000 Census shows the number of households and population has increased roughly the same percent in the Eugene-Springfield area. Between 1990 and 2000 the number of households has increased by 18.2% while population has increased 17.6%.

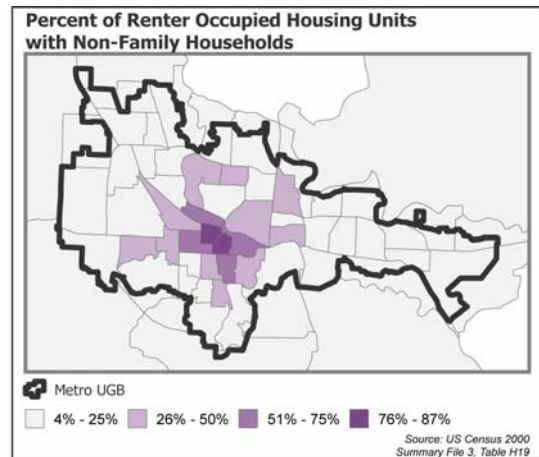
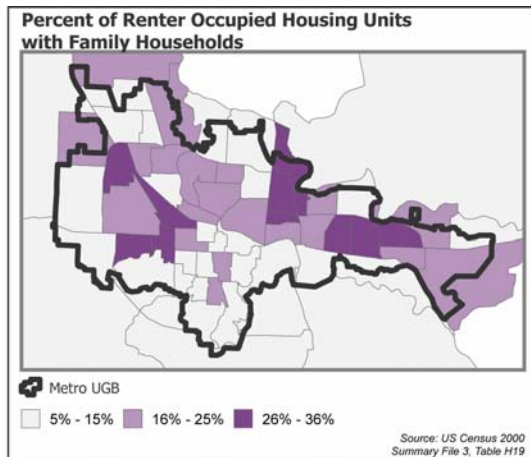
Household Types 2000 and Rate of Change 1990-2000

	Family	Single Person	Female Headed w/children	Non-Family	Elderly
Eugene-Springfield MSA	11.9%	25.2%	13.1%	25.2%	24.5%
Eugene	19.2%	28.6%	23.2%	28.6%	22.9%
Springfield	16.3%	19.8%	16.1%	19.8%	16.9%

Source: 2000 Census

Data shows since 1990, single person and non-family households have increased at a higher rate than all other household types. Lane County reported an increase of 25.2%, Eugene 28.6%, and Springfield 19.8%.

Elderly and single-person households showed the next highest percent increase where both household types increased at the same rate. In Lane County, these household types increased by 24.5%. Elderly and single-person households in Eugene increased by 22.9% and in Springfield by 16.9%. Family households showed the lowest percent increase for all areas.



Families make up the largest percentage of all household types in all three jurisdictions. In Springfield, 65.7% of all households are family households. This percentage is higher than Eugene and Lane County, where families make up 53.9% and 63.0% of all households, respectively.

Since 1990, elderly households as a percent of total households has actually decreased slightly in Eugene and Springfield, and increased in Lane County. Elderly households make up 22.9% of all household types in Lane County (an increase from 21.6%).

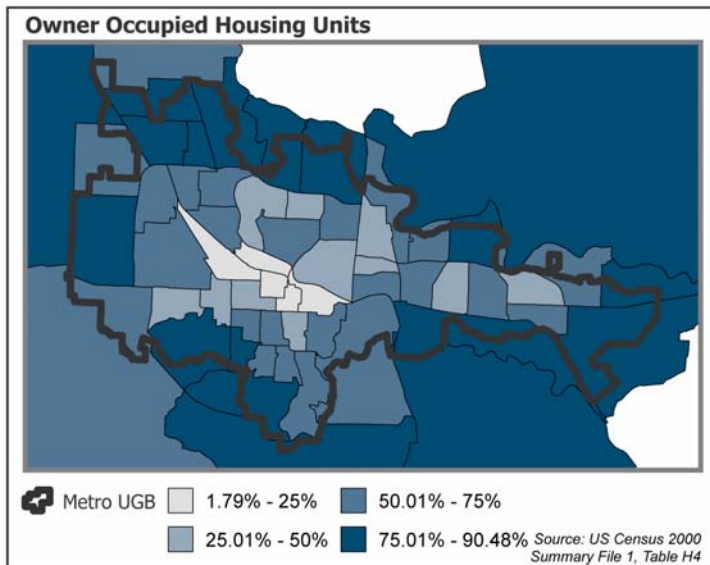
The number of female-headed households with dependent children as a percent of all household types has decreased since 1990. At 10.0%, Springfield has the highest percent of female-headed households with dependent children while this household type makes up 6.5% of all households in Eugene and Lane County.

Projections show that a larger share of future population will be composed of smaller, older, and less affluent households. This will alter the housing market demand in many ways over the next 20 years. Married couples with children will not dominate the market as in the past. Singles, childless couples, divorcees, and single parents will be a much larger proportion of the market than in the past. To meet the needs of these households, more (affordable) choices in housing types will be needed than currently exist.

Housing Occupancy Characteristics

In the Eugene-Springfield area there are 78,624 occupied housing units. From 1990 to 2000, Eugene and Springfield experienced a 23.39% increase in occupied housing units. From 1970 to 2000, there were 127.0% more occupied housing units in Eugene and Springfield. According to SOCDs, these units are distributed between Eugene and Springfield with an almost three-to-one (3:1) ratio of 58,110 occupied units in Eugene, and 20,514 units in Springfield. Out of the total occupied housing units, in Eugene, 30,105 of these are owner-occupied and 28,005 are renter-occupied. The amount of owner-occupied units in Eugene has increased over the number of renter-occupied units during the decade between 1990 and 2000 by 1,408 units, an increase of 203.47% more owner-occupied housing units compared to rental housing.

Within Eugene, the average household size of owner-occupied units is 2.47 persons while the average size of renter households is 2.05 persons. These numbers, with the Census 2000 counts for owner and renter housing units in Eugene, illustrate the presence of more owner-occupied housing units than renter with a greater average household size versus renter-occupied residences.

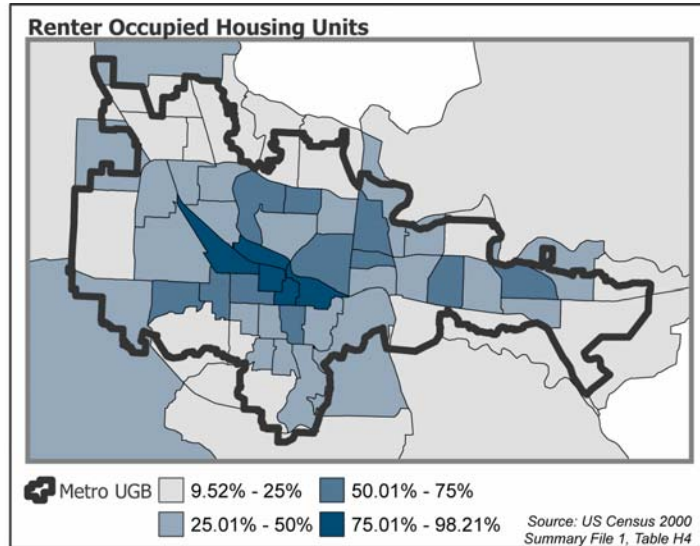


In Springfield, there has been a 17.58% increase from 1990 to 2000 in occupied housing, with 10,987 of these units being owner-occupied and 9,527 of these units rental housing. In that decade, the city experienced an increase of owner-occupied housing similar to Eugene, with 27.77% more units. Contrasting with Eugene, Springfield only experienced a 7.67% increase in renter-occupied housing from 1990 to 2000, but overall had a 129.64% increase in total

occupied housing units from 1970 to 2000. This increase from 1970 to 2000 was distributed heavily on the renter side from 1970 to 2000, with a 170.58% increase in rental housing, while the owner-occupied units had a 103.01% increase.

The average household size of owner-occupied units in Springfield is greater than Eugene, with an average of 2.57 persons per household. Renter-occupied housing, which makes up 46.0% of all occupied housing in Springfield, according to the Census 2000, has an average household size of 2.25 persons. This number is greater than Eugene, where rental housing takes up 48.0% of all occupied housing units with an average of 2.05 persons per rental housing unit.

Overall, for both Eugene and Springfield, there are more owner-occupied housing units with larger average household sizes than renter-occupied housing units, according to the Census 2000. In the 1990 Census, Eugene had 45,274 occupied housing units, of which 50.7% or 23,483 were owner-occupied, and 49.3% or 22,791 that were renter-occupied. Eugene experienced an increase of 26.0% in occupied housing units from 1990 to 2000 with a 28.0% increase in owner-



occupied and a 23.0% increase in renter-occupied. Springfield also experienced an increase of 28.0% in owner-occupied housing, with only an 8.0% increase in renter-occupied housing. In Springfield, there was an increase of 18.0% in occupied housing units.

From the 1990 Census, data shows that Eugene and Springfield had an average of 2.55 and 2.62 people per owner-occupied housing unit, with 2.05 and 2.47 people per renter-occupied housing unit. The average household size of owner-occupied units in Eugene and Springfield has declined since 1990. Springfield did experience an increase in the average household size of renter-occupied housing units while Eugene's remained the same.

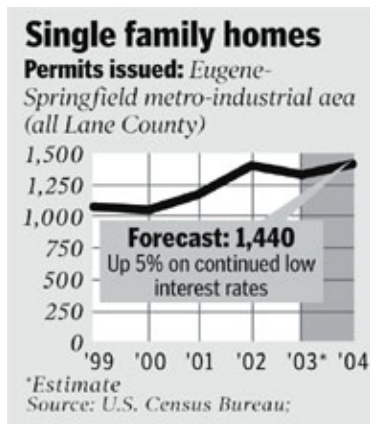
The number of vacant units within the Eugene-Springfield area increased from 1990 to 2000 by 45.77%. In 2000, these vacant units represented 4.88% of all housing units for both communities. According to the SOCDS Census data in Eugene, the number of vacant units as a percent of all occupied units increased from 1990 to 2000 from 3.4% to 5.1% and within Springfield, the number of vacant units increased from 3.5% to 4.3% of all occupied housing units.

Owner/Renter Proportions Eugene and Springfield		
Springfield	Owner	Renter
1970	60.6	39.4
1980	50.6	49.4
1990	49.3	50.7
2000	53.6	46.4
Eugene	Owner	Renter
1970	52.0	48.0
1980	49.1	50.9
1990	50.7	49.3
2000	51.8	48.2

Housing Demand

Census 2000 data indicates that there were 82,944 total housing units in the Eugene-Springfield area. Housing and population projections by ESRI show that an additional 7,000 units will have to be constructed to meet the need in 2009 while maintaining a vacancy rate of 5.7%. ESRI projects that in 2009, 44.2% of the units will be rentals, and 50.1% of the units will be occupied by owners. Interestingly, ESRI projects that the largest increase (based on percentage) in owner-occupied units will occur in the market segment of \$175,000-\$300,000 homes.

Historically low interest rates energized a stagnant housing market in 2002, and favorable interest rates continued through 2004. New single family housing construction is strong throughout Lane County, and especially in the Eugene-Springfield metro area. An unfortunate but expected side effect of this is that the available and easily buildable



land supply is diminishing and prices of vacant residential parcels have dramatically increased. This has severely impacted the ability for developers, especially non-profit housing providers, to build affordable rental and homeownership housing. Area non-profit developers such as the Neighborhood Economic Development Corporation (NEDCO), St. Vincent dePaul (SVdP), and Metropolitan Affordable Housing have had to seek larger subsidies from Federal sources such as HOME and CDBG, and be more creative in their fund-raising and development strategies. For-profit housing developers will pass on the increasing land and development costs to the buyers, the result being that fewer single-family homes below \$150,000 will be built in the metropolitan area.

Sales Data

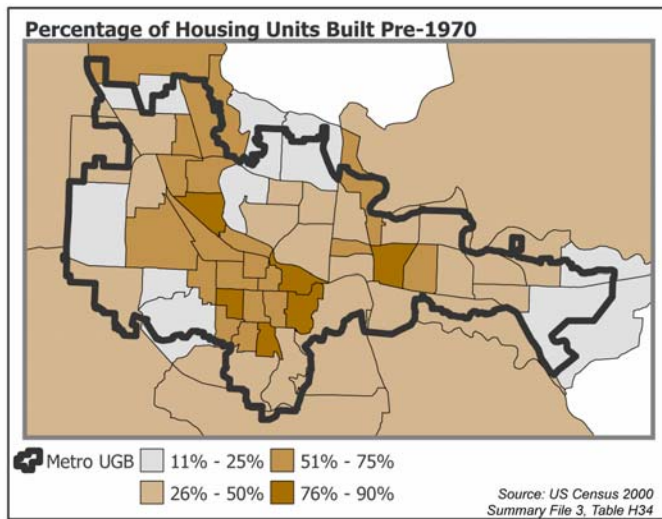
The National Association of Realtors published its 2004 second quarter report, showing the median sales price of a home and comparing it to the same period in 2003. For the Eugene-Springfield area, the median sales price was \$150,647 in the second quarter of 2003, and increased to \$163,000 in second quarter 2004. That represents an increase of 8.2%. A well-publicized study by the NAHB identified the Eugene-Springfield housing market as the second least affordable among 186 markets nationwide (fourth quarter,

1998). The study showed that only 30.4% of the homes sold in Eugene-Springfield were affordable to households earning the median income for the area. An analysis using 2004 incomes and values support these findings. Current data indicates that a household earning the median area income will spend approximately 45.0% of its income on principal, interest, taxes, and insurance, if they purchase a home at the median sale price for the area.

Residential Building

In 2004, there were 86,108 dwelling units located in both Eugene and Springfield, with 81,333 occupied units. This is a vacancy rate of 5.5%. Of the occupied units, 53.0% were owner-occupied and 47.0% were occupied by renters. The ESRI projections for 2009 show no change in the ratio of renters to owners, but call for an additional 3,586 units to be added to the housing inventory for the Eugene-Springfield metropolitan area.

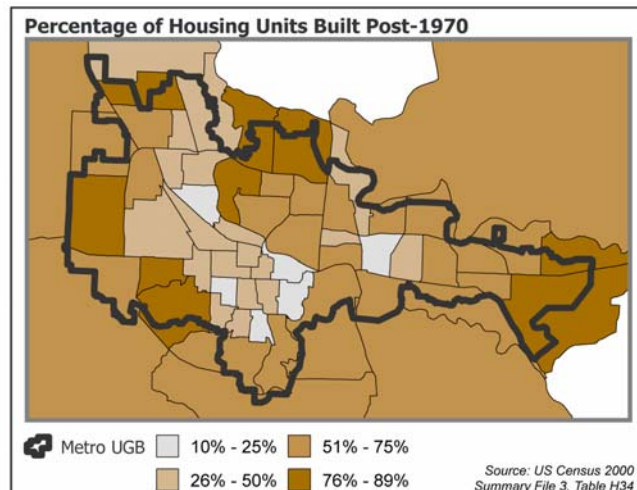
Housing Conditions



There are a few criteria that can aid in determining housing condition, although direct data is not easily attainable. One variable in housing conditions is the age of the housing unit. According to the U.S. Census Bureau, the condition of the house, which is referred to as “selected conditions” is dependent on the presence of complete plumbing facilities, kitchen facilities, number of occupants per room, and whether monthly renter or owner costs are greater than 30.0% of household income. The Census

American Community Survey (ACS) also brings up in its definition of occupants per room the idea of overcrowding being **over** one occupant per room. In the Residential Land Use and Housing Element of the Metropolitan Area General Plan, housing units that are over 25 years of age are most likely in need of weatherization, rehabilitation, and other housing updates.

In Eugene, there are 27,395 houses built before 1970 and in Springfield, 8,609 houses were built pre-1970. These represent respectively 44.67% in Eugene and 39.9% in Springfield. Census 2000 Summary File 3 sample data reports that in owner-occupied housing units, 26.9% households in Eugene reported at least one selected condition in their housing, and 72.0 % of households that are owner-occupied reported no selected conditions. Out of the total reported



renter-occupied housing units in the sample data, 3.8% reported two conditions, 47.9% reported one selected condition, and 48.1% reported no conditions.

Within Springfield owner-occupied units, 1.3% reported two conditions, 25.5% reported one condition, and 73.2% reported no conditions. The rental housing in Springfield did report that 4.5% reported two conditions, 44.8% of housing units had one selected condition, and 50.4 said they had no selected conditions. This data verifies what was stated in the Eugene-Springfield Consolidated Plan 2000, that more rental households have less than standard conditions compared to owner-occupied households.

Housing Types and Costs Related to Income

Low-income households are predominantly renters. According to the Census 2000 data, 40.2% of all renter households were low-income, but 68.0% of all households earning less than \$35,000 were renters. Choice or lack of choice in housing types is related to income. As the cost of housing continues to rise faster than household incomes, more families are going to be faced with fewer housing options. Census 2000 data indicates that 52.0% of all rental households in the metropolitan area pay more than 30.0% of their household income for rent each month, and 28.0% are paying in excess of 50.0% of their income for rent. A higher proportion of Eugene renters pay more than 30.0% of their income to rent than do renters in Springfield, an indication that rents are generally lower in Springfield than in Eugene. This does not necessarily mean that incomes of Springfield renters are higher than those in Eugene.

Housing Tenure

Between 1990 and 1998, the proportion of multiple family units to single family units built was 51.0% to 49.0% respectively. The proportion of owners to renters in general in Eugene and Springfield has hovered at about 50/50 for the past few decades. Current building trends look to maintaining this relationship.

Vacancy Rates

2004 vacancy rates for all housing in the Eugene-Springfield area is 5.5%, with 4,775 unoccupied units. ESRI projects that this rate will increase slightly to 5.7% in 2009. A “healthy” rental vacancy rate is about 5.0%. Detailed vacancy data is only available for 2000, but this data shows that vacancy rates are significantly lower in housing structures with less than five units. The lowest vacancy rate of 3.6% corresponds to single detached units and also to structures with three to four units. The highest vacancy rate (11.1%) is for structures containing 50 or more units.

Vacancy Rates by Units in Structure, Census 2000			
1 detached	3.6%	5 - 9 units	8.7%
1 attached	4.1%	10 - 19 units	10.1%
2 units	5.3%	20 - 49 units	9.0%
3 - 4 units	3.6%	50 or more units	11.1%

Average Rents

The 2000 Census reports that the median rent amount for Eugene was \$566/month and for Springfield median rent was \$518/month. This is a significant difference and is reflected by the greater percentage of renters in Eugene than in Springfield who pay more than 30.0% of their household income to rent (53.0% vs. 48.0%). For renters who pay more than 50.0% of their income to rent, the difference between the cities is even greater. Approximately one-third of Eugene renters pay more than 50.0% of their

household income to rent compared to approximately one-quarter of Springfield renters.

Age Distribution

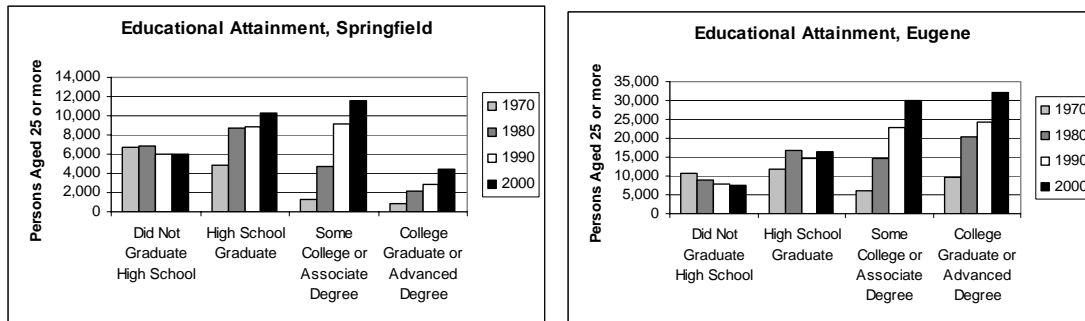
Since 1990, in Eugene and Springfield each age group category experienced a decrease in population except age groups 55-64 and 65 and older. In Lane County, each age group category except age groups 55-64 experienced a decrease.

Lane County experienced a significant percent decrease in children under five years of age at negative 1.4% compared to Eugene (9.7%) and Springfield (7.9%). Although Eugene and Springfield each experienced an increase in this age group, this age group makes up less of the population than it did in 1990.

In Springfield, children aged 17 and under comprise a greater percent of the population than in Lane County or Eugene. Eugene's 18-24 year-old population is greater than in Lane County or Springfield.

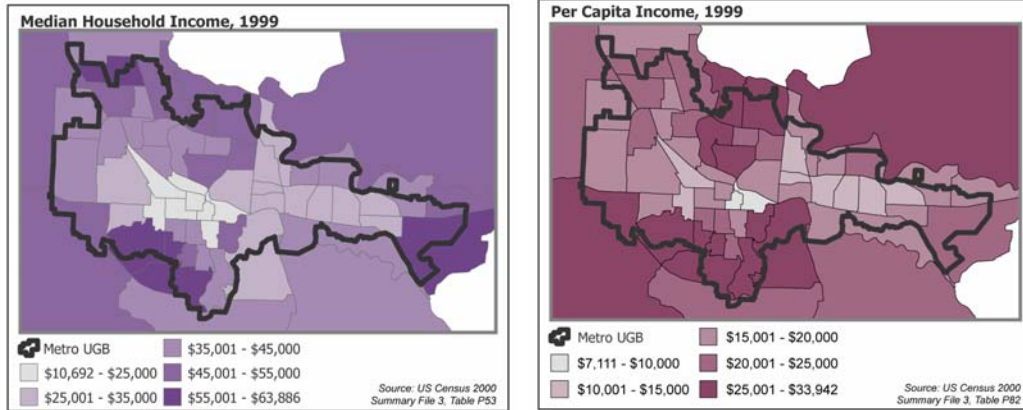
Adults 65 years of age or older make up a greater percent of the population in Lane County compared to Springfield and Eugene. Since 1990, the median age has increased in all three jurisdictions.

Education



In the Eugene and Springfield area, the number of people with an advanced education is increasing, as are the number of people who graduate high school. There has been a significant decrease in the number of people over age 25 with less than a ninth grade education, this was down over 29.0% for Eugene and Lane County. Springfield had a smaller decrease of 6.0%, but a larger percentage of its residents have less than a ninth grade education at 3.4% or 1,808 people. In both cities, the percentage of the population that graduated high school is over 80.0%, with all areas experiencing a marked increase since 1990. The percentages of the population with advanced education, such as bachelor's degrees or higher represent over 13.0% in Springfield and 37.0% in Eugene. Overall, the educational levels of the population are increasing, as more people are staying in school or finishing school. This has led to an increase in not only high school graduates, but also portions of the population who attend some form of higher educational institution.

Income



In the Census 2000, over 80% of households in the Eugene-Springfield area reported earnings compared to other income sources. A majority of these were family homes who reported almost twice the income of non-family households. While the median income levels in Springfield are lower on average than Eugene, the gap between family and non-family earnings is not as broad. According to HUD, the median family income (MFI) for the Eugene-Springfield MSA for 2004 is \$54,300. According to the HUD 2004 low-moderate income percentages, Eugene has 40.9% and Springfield, 48.2% of their populations in the low-moderate income categories. Overall this means that almost half of the populations in both cities have low to moderate incomes, or incomes up to 80% of the MSA. When a community has an income lower than its MSA, the community experiences not only income deficits, but also other issues associated with lower incomes. These issues include the ability to pay for housing, home repair, food, medical expenses and other essential or non-essential items.

	City of Eugene		City of Springfield		Eugene-Springfield MSA	
	1990	2000	1990	2000	1990	2000
Median Income Levels						
<i>Household</i>	\$25,369	\$35,850	\$21,932	\$33,031	\$25,268	\$36,942
<i>Family</i>	\$34,153	\$48,527	\$25,431	\$38,399	\$30,763	\$45,111
<i>Non-family household</i>	\$14,626	\$22,100	\$14,462	\$20,932	\$14,310	\$22,297
<i>Per-Capita Income</i>	\$13,886	\$21,315	\$10,222	\$15,616	\$12,570	\$19,681
HUD Census 2000 Income Limits						
	Very Low-		Low-		Moderate-	
<i>Eugene-Springfield MSA</i>	\$13,550		\$22,550		\$36,100	

Source: US Census 1990, STF3, Tables: P80A01, P107A001, P110A001, P114A001; Census 2000, SF3, Tables: P53001, P77001, P82001, P80001 HUD Census 2000 Low-Moderate Income Summary Data

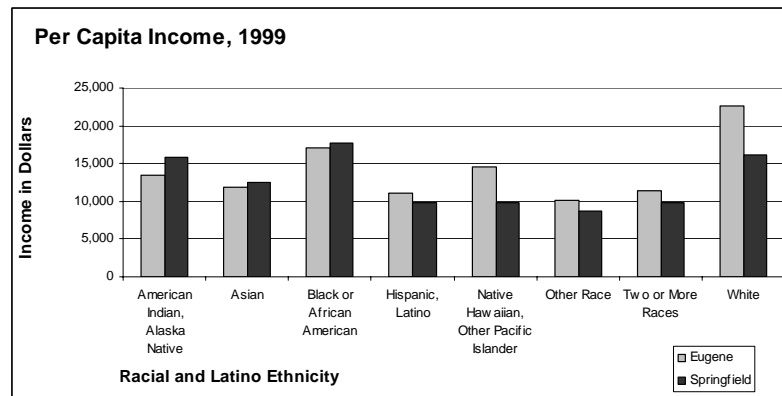
The HUD Census 2000 Income limits from the Low-Moderate Income Summary Data shows the current status of income levels in both communities where non-family incomes fall in the low income categories.

These income categories of different racial and ethnic groups illustrate the disparities of income and race. Minority populations do not represent a large portion of the population, but poverty data shows that a disproportionate number are in poverty. The minority and Latino populations in the Eugene-Springfield area have a large poverty rate, even though the median family and non-family incomes area so variable. This data illustrates even further the gap between the upper and lower-income populations.

	Median Family Income		Median Non-Family Income	
	Eugene	Springfield	Eugene	Springfield
American Indian and Alaska Native alone	47,833	57,969	16,359	16,765
Asian alone	40,042	30,547	4,217	16,167
Black or African American alone	23,856	26,250	32,500	52,679
Hispanic or Latino	34,650	32,619	19,906	21,838
Native Hawaiian and Other Pacific Islander alone	35,417	31,369	20,694	51,250
Other race alone	27,454	26,875	22,898	11,944
Two or more races	27,688	31,477	20,375	16,544
White alone	50,263	38,948	22,952	21,239
White alone not Hispanic or Latino	50,366	38,926	23,029	21,076

Source: US Census Bureau, Census 2000, SF3, Table P155, P156

A look at the per capita income reveals the income per person by each racial and Latino population. The per capita income shows that the minority and Latino populations do indeed have lower income levels than the majority (white) population does. These sections of the population have higher poverty rates and lower available income.



Poverty Status – Eugene & Springfield

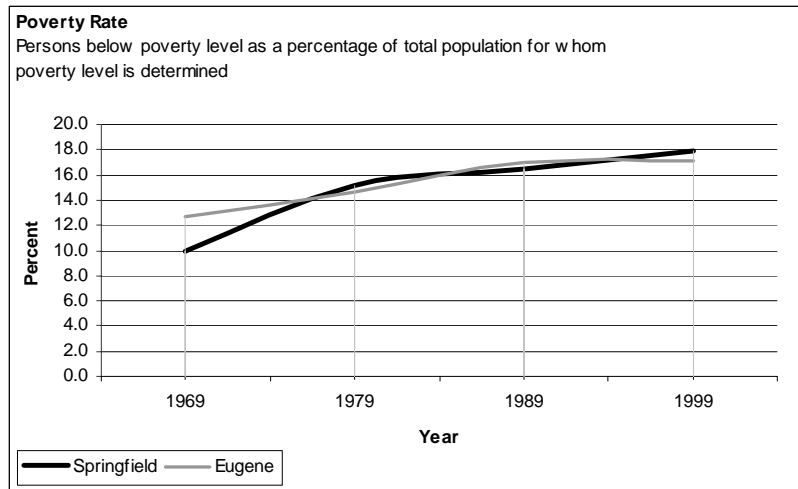
According to the U.S. Census Bureau, the U. S. Department of Health and Human Services annually revises the poverty income limits, based on the Consumer Price Index (CPI-U) to reflect cost of living. Originally, the Social Security Administration created the poverty definition in 1964 for food programs; it is this program, which provides the foundation for the current guidelines used in determining poverty levels. The HUD income limit for a family of three in the Eugene and Springfield Metropolitan Area is \$39,100. The average household size in these two cities is 2.42 and 2.55 respectively.

Within Eugene and Springfield, the poverty level has remained steady since 1990, despite the increase in population. According to the SOCDs, the poverty rate in Eugene has increased 0.1% since 1990, and Springfield has experienced an increase of 1.4% in the poverty rate. Overall, however, Eugene and Springfield have experienced an increase in their poverty rate since 1969 of 4.4% and 8.0% respectively. After 1979, both Eugene and Springfield have retained a higher poverty rate than the greater metropolitan MSA area of Lane County. For Eugene, the poverty rate may have reached a plateau from 1990-2000, but the numbers of individuals in poverty continues to increase proportionally to the increase in Population.

Poverty Rate			
	Eugene	Springfield	MSA
1969	12.7	9.9	10.9
1979	14.7	15.2	12.8
1989	17.0	16.5	14.5
1999	17.1	17.9	14.4

Source: HUD SOCDs

Using the U.S. Census data from 1990 and 2000, poverty for the Eugene and Springfield area can be identified by looking at the ratio of income to poverty level. This data identifies the population for whom the ratio of their income to poverty level is 1.0 or less, which translates to an income equal to, or less than the poverty level for the area. The term “below poverty



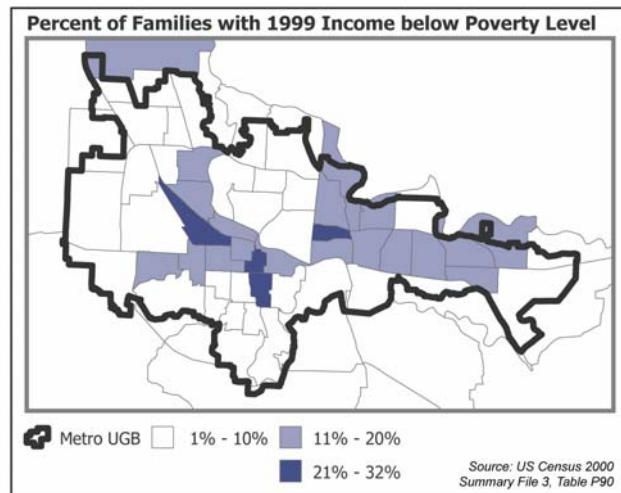
level” referred to in this section is defined as population with a ratio of income to poverty level of 0.99 and less. In Eugene, 17.1% of the population has an income below the poverty level, while in Springfield, 17.9% of the population is below poverty level. Comparatively, 4.2% of Eugene and 4.7% of Springfield are in the “near poor” range, meaning that their income is either equal to or only right above the established poverty level. Eugene has experienced a 6.4% increase in population whose income is borderline poverty level, while Springfield has experienced a decrease in individuals who have the “near poor” incomes. Within both communities, the parallel between population and income ratios shows that individuals with an income ratio of 1.25 and up have remained a steady percent of the population, from 1990-2000. However, further analysis of this data reveals that the population with a ratio of 1.25-1.49 has increased by 40.0% in Eugene, and decreased by 16.4% in Springfield. Springfield also experienced a decrease in the income to poverty ratio ranges from 1.5-1.99. Further inspection of the data shows that in Springfield, there has been an increase in the population whose income is below poverty level and over twice the poverty level, with a decrease in all ranges between, this illustrates a gap in the population’s income to poverty level.

Ratio of Income to Poverty Level	Eugene			Springfield		
	Percent Change of Population from 1990-2000	Percent of 1990 Population	Percent of 2000 Population	Percent Change of Population from 1990-2000	Percent of 1990 Population	Percent of 2000 Population
<i>under .99</i>	24.9%	17.0%	17.1%	28.9%	16.5%	17.9%
<i>1.00 to 1.24</i>	6.4%	4.9%	4.2%	-2.1%	5.7%	4.7%
1.25 – 1.49	40.0%	4.3%	4.9%	-16.4%	8.0%	5.7%
<i>1.5 – 1.99</i>	18.5%	9.26%	8.83%	-1.89%	14.3%	11.9%
<i>2.0 and up</i>	25.2%	64.4%	64.9%	27.8%	55.6%	59.9%
<i>1.25 and up</i>	25.2%	78.0%	78.6%	17.8%	77.8%	77.4%

While the poverty rate in Eugene stayed around 17.0%, there was an increase of 24.9% in the population below poverty level from 1990-2000. Springfield experienced a 28.9% increase in people whose income levels were below poverty level from 1990-2000, a decrease in the near poor population and a 17.8% increase in the population with income to poverty ratios over 1.25.

Household Type and Poverty Level

Census 2000 data indicates that within Eugene, non-family households make up the largest percentage of households below poverty level at 72.7% or 12.56% of total population for whom poverty status is determined. Family households represent 27.3% of the population below poverty level (4.72% out of the total population considered for poverty level). Springfield contrasts with Eugene's household poverty composition. The family households in Springfield make up 59.4% of the households below poverty level, and non-family households at 40.6%.



Within the family households in Eugene and Springfield, 8.51% and 19.7% of these are married couple families and 18.9% and 39.8% are other family households, such as single householders. In Eugene, 15.3% of the population below poverty level is single, female head of households grouped primarily in the 25-44 year age group. Springfield's single, female head of household population is double that percentage with 35.1% of the population with income below poverty level. This population of female, single head of households in Springfield consists of women up to age 44, with 20.3% between the ages of 25-44, and 10.0% under age 25.

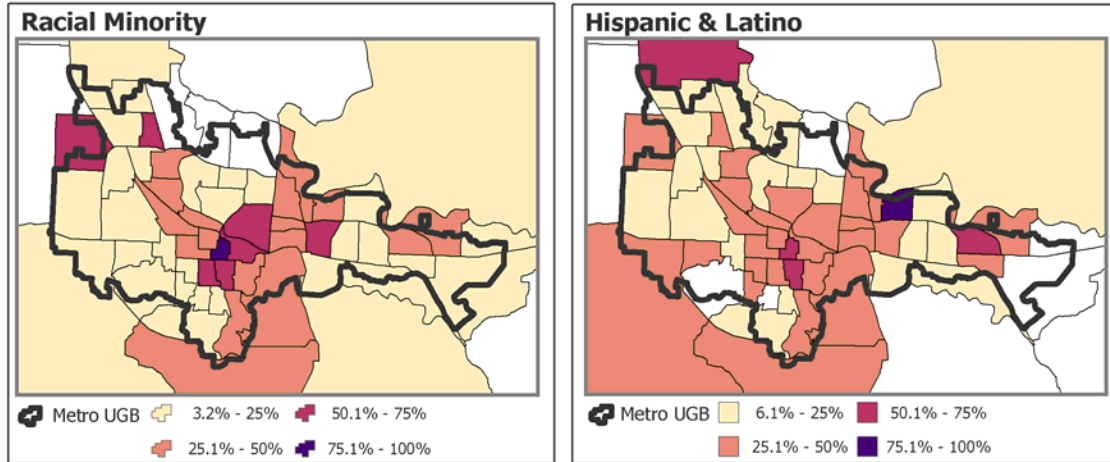
Households below Poverty Level in 1999						
	Eugene			Springfield		
	Census 2000	Percentage of Total Households	Percentage of Households below Poverty	Census 2000	Percentage of Total Households	Percentage of Households below Poverty
Total Households for whom Poverty Status is Determined	57,996	100%		20,423	100%	
Total Households below Poverty Level	10,024	17.3%		3,365	16.5%	
Family	2,740	4.7%	27.3%	2,000	9.8%	59.4%
<i>Married-Couple Family:</i>	853	1.5%	8.5%	661	3.2%	19.6%
Other Family:	1,887	3.3%	18.8%	1,339	6.6%	39.8%
<i>Male Householder, No Wife Present</i>	354	0.6%	3.5%	159	0.8%	4.7%
<i>Female Householder, No Husband Present</i>	1,533	2.6%	15.3%	1,180	5.8%	35.1%
Non-Family	7,284	12.6%	72.7%	1,365	6.7%	40.6%
<i>Male Householder</i>	3,578	6.2%	35.7%	583	2.9%	17.3%
<i>Female Householder</i>	3,706	6.4%	37.0%	782	3.8%	23.2%

Source: US Census 2000, SF3, P92

In non-family households, the percentage of the population living below poverty level is 12.6% for Eugene and 6.7% in Springfield. These also represent, out of the total population below poverty level, 72.7% for Eugene, and 40.6% in Springfield. In Eugene, male, non-family householders represent 35.7% and female householders 37.0% of the non-family population below the poverty level. The age groups with the largest percentage of people below poverty area under age 25. In Springfield, within non-family households, 17.3% of all households below poverty level have male householders, compared to female head of households, which represent 23.3% of all households below poverty level. In Eugene, the age group with the largest percentage of female non-family head of households is under age 25. In Springfield, the largest percentage of female head of non-family households is over age 45; with 14.1% of women over age 45 not living with relatives having incomes below poverty level.

Racial Minorities and Hispanic Populations in Poverty

Poverty Level



The population below poverty level for subgroups is calculated out of total population of that subgroup for whom poverty status is determined.

Source: U.S. Census 2000, Summary File 3, Tables 159B, 159C, 159D, 159E, 159F, 159H

Within Eugene and Springfield, the largest racial class in poverty was white, however, the poverty rates of other racial groups and Hispanic individuals are larger compared to their percentages of the total population. By looking at the table below, based on Census 2000 data, the disproportions in the population become apparent.

Poverty Rates, Populations, and Subgroups						
	Eugene	As a Percent of Total Population	Percent of Population Below Poverty Level	Springfield	As a Percent of Total Population	Percent of Population Below Poverty Level
Total Population	137,893	100.00%	17.14%	52,864	100.00%	17.92%
White	121,546	88.15%	15.38%	47,386	89.64%	16.63%
Minority	11,223	8.14%	31.00%	3,486	6.59%	28.40%
Black or African American	1,729	1.25%	25.75%	374	0.71%	31.05%
American Indian and Alaska Native	1,281	0.93%	29.67%	730	1.38%	18.19%
Asian	4,916	3.57%	38.61%	588	1.11%	14.63%
Native Hawaiian and Other Pacific Islander	294	0.21%	35.86%	162	0.31%	9.68%
Some other race	3,003	2.18%	23.44%	1,632	3.09%	40.59%
Two or more races	5,124	3.72%	28.89%	1,992	3.77%	28.66%
People who are Hispanic or Latino	6,843	4.96%	26.74%	3,651	6.91%	34.84%

Source: US Census Bureau, Census 2000, Summary File 1, Table P1
Source: US Census Bureau, Census 2000, Summary File 3, Table P159

In Eugene and Springfield, there is a continuing pattern in the growth of racial minority and Hispanic communities. On the Census 2000, an individual could report both a race and Hispanic ethnicity. It is within these populations where there are a disproportionate number of people, compared to the total population of the area as a whole, who have incomes below poverty level. As noted previously, the comparison of data from the decennial censuses, 1990 and 2000, is not recommended, due to differences in the ways that the two censuses were administered. However, it is possible to look at the data on race provided by HUD, through the SOCDs, with this data we can compare the racial composition of both Eugene and Springfield in 1990 and 2000. The changes in the population subgroups is important when looking at poverty rates, here we can see how certain populations have grown. The poverty rates of these populations are significant to the structure of the community.

Eugene				Springfield			
<i>Race as Percentage of Total Population</i>	1990	2000	Percent Change 1990-2000	<i>Race as Percentage of Total Population</i>	1990	2000	Percent Change 1990-2000
<i>White, Non-Hispanic</i>	91.6%	86.0%	14.9%	<i>White, Non-Hispanic</i>	93.0%	87.0%	10.3%
<i>Minority</i>	5.5%	9.1%	100.3%	<i>Minority</i>	3.7%	6.4%	103.0%
<i>Hispanic</i>	2.9%	5.0%	112.9%	<i>Hispanic</i>	3.2%	6.9%	151.4%

Source: HUD SOCDs

Eugene and Springfield experienced a growth of 22.4% and 17.9% respectively from 1990-2000. According to the HUD SOCDs data, during this time, the minority and Hispanic peoples experienced over a 100.0% increase, the Hispanic population increased 151.4% in Springfield. Looking at the Census 2000 data, the poverty rate of these populations illustrates needs in both communities.

In Eugene, the poverty rate is 17.1%. The minority population in Eugene, which comprises 9.1% of the residents, has a poverty rate of 31.0% and the Hispanic and Latino community, who are 5% of the city's total population, have a rate of 26.7%.

Springfield has a poverty rate of 17.9%, up from 1990 by 1.4%. The Springfield populace is composed of 6.9% Hispanic and 6.4% racial minorities. Of these populations, 31.7% of the minority population, and 34.8% of the Hispanic population are in poverty.

Breaking this down into age groups, the imbalance in the overall population for both cities with regard to income levels becomes apparent. Within the minority communities, the poverty rate is highest in the 18-24 age groups. In Springfield, the minority population under age 18 has a 10.9% poverty rate. For the ages 18-64, in Eugene, the rate is 24.3% and in Springfield 17.3%. The Hispanic and Latino community's poverty rate for the population 18-64 in Eugene is 16.6% and in Springfield, 19.0%; Springfield also has 15.9% of its Hispanic population under age of 18 living in poverty.

The minority and Hispanic communities in Eugene and Springfield are experiencing an increase in populations, this increase is outpacing the growth of the population as a whole, and the poverty rates of these communities are mirroring the population growth, experiencing a larger poverty rate than the rest of the community. This poverty rate is reflective of the population out of the total sub-populations, who have incomes below poverty level.

Across the board, these sub-populations have the majority of their populations in poverty within the 18-64 age groups. There are also large proportions of the subpopulations that are children under age 18 living in poverty. For the minority population in Eugene, 24.3% between the ages of 18-64 are below poverty level, in Springfield, 17.3% in the same age group are below poverty, but there are more children under age 12 in poverty, 4.4% of these children are under age 5. The Hispanic population in Springfield also has a large percentage of the population under age 5 living in poverty at 9.1%, which makes

up a majority of the population under age 18 living in poverty in Springfield. In 1990, the Springfield population under age 5 living in poverty within the Hispanic community was 4.72%.

Minority Population						
	Eugene			Springfield		
	Population in Poverty	Percentage of Total Population	Percentage of Minority Population	Population in Poverty	Percentage of Total Population	Percentage of Minority Population
<i>Under 18</i>	649	0.49%	6.49%	384	0.73%	10.91%
<i>18 to 64 years</i>	2,432	1.84%	24.31%	610	1.17%	17.33%
<i>Over 65</i>	19	0.01%	0.19%	6	0.01%	0.17%

Hispanic Population						
	Eugene			Springfield		
	Population in Poverty	Percentage of Total Population	Percentage of Hispanic Population	Population in Poverty	Percentage of Total Population	Percentage of Hispanic Population
<i>Under 18</i>	657	0.50%	9.98%	550	1.05%	15.88%
<i>18 to 64 years</i>	1,091	0.82%	16.57%	657	1.26%	18.97%
<i>Over 65</i>	13	0.01%	0.20%	0	0.00%	0.00%

In both cities, the composition of these racial subgroups in poverty is revealing, especially regarding families. As stated before, the largest population in poverty is the white racial group, however, the minority and Hispanic populations have a larger percentage of people living in poverty. This is demonstrated through the Census 2000 data, where in Eugene, 7.4% of families of the white racial category were in poverty, compared to the minority population of families in poverty at 20.5% and the Hispanic community families in poverty at 19.4%. These numbers are more extreme in Springfield, where the white racial category has 13.9% of families in poverty, 22.8% of minority families, and 31.5% of Hispanic families. Within these families in poverty, female head of households who have no husbands present and with children under 18 are a large percentage of families with incomes below poverty level. In this category, the Hispanic population in Springfield has the largest population with 12.4% of female headed homes having income below poverty level. Within Springfield, there are larger percentages of families with incomes below poverty level in Minority and Hispanic households than Eugene.

Racial and Hispanic Composition of Families in Poverty						
Race of Householder:	Eugene Minority	Springfield	Eugene Hispanic, Latino	Springfield	Eugene White	Springfield
Families: Total	1,797	804	1,221	702	28,905	12,258
Families: Income in 1999 below poverty level	20.5%	22.8%	19.4%	31.5%	7.4%	13.9%
Families: Income in 1999 below poverty level; Other family; Male householder; no wife present	4.2%	1.4%	3.4%	2.7%	0.8%	1.1%
Families: Income in 1999 below poverty level; Other family; Female householder; no husband present	7.8%	10.3%	7.1%	16.1%	4.3%	8.5%
With related children under 18 years	6.0%	8.6%	7.1%	12.4%	3.9%	7.9%

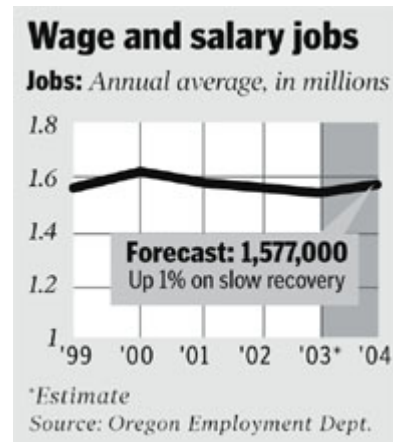
Source: US Census Bureau, Census 2000, SF 3, Table P160

Labor Force Characteristics

In Eugene, there is a population of 137,893 and in Springfield there are 52,864 people. According to the SOCDS, in the year 2000, Eugene had 69,130 of the total population employed and 73,726 people in the labor force. This represents over half of the total population employed and/or in the labor force. From 1990 to 2000, Eugene experienced an increase of 26.3% more employed people and an increase in its labor force by 26.0%. Springfield had 24,871 employed residents and 27,244 in the labor force in 2000. Springfield experienced a 22.3% increase in its employed residents and a 23.0% increase in its labor force from 1990 to 2000. The labor force participation rate in Eugene has increased from 1990 at 64.0% to the year 2000 at 65.0%. Springfield has a larger percentage of its population involved in the labor force, with 66.0% in 1990 and 68.0% in 2000. Springfield had a larger unemployment rate of 8.7% in 2000 than Eugene which had an unemployment rate of 6.2%. Springfield has more of its population in the labor force, which has increased since 1970 from 60.0% to the year 2000 at 68.0%. The unemployment rate in Springfield has decreased from 11.0% in 1970 to the 8.7% in 2000.

Economy and Employment

After a decade of strong growth, the economy of Oregon from 2000-03 was grim, as the state lost approximately 45,500 non-farm jobs in that period. Lane County's economy during that same period was down, losing approximately 1,700 non-farm jobs, though it was not quite as bleak as the state-wide economy. Wage levels in Lane County continue to lag behind State and Federal wage levels. The median household income (MHI) for the Eugene-Springfield metro area in 2000 was \$35,085. ESRI reports that the 2004 MHI is \$39,237 and projects an MHI of \$45,149 for 2009. This is an annual rate of 2.85%, which approximates the rate of inflation.



Housing Needs and Objectives

Housing Needs

Introduction

A critical element of the Consolidated Plan is a review and analysis of housing needs, followed by objectives to address the prioritized needs. This section of the plan examines challenges faced by low-income renters struggling to find affordable housing in a costly market, and low-income households who would like to achieve the American dream of owning their own home, but find acquisition and maintenance to be a daunting task. Addressing the challenge requires public subsidies to counter the market forces that create a cost-burden for over 50.0% of all renters and over 30.0% of all owners in Lane County.

Data indicates there are significant housing needs in Lane County. Housing needs, as defined by HUD, include cost burden, substandard housing, and overcrowding.

For low- and extremely low-income households in Lane County, Eugene, and Springfield, both housing condition and affordability are housing needs that must be addressed. Not all household *types* expressed the same housing *needs*.

This section describes the housing needs of low-income renters and owners by household type, and the housing and supportive needs of people who are homeless and people with special needs. The analysis of renter and owner housing needs is based on 2000 CHAS Data Book.

Housing Needs of Renters

Housing Affordability

The report, “*Out of Reach 2003: America’s Housing Wage Climbs*,” published by the NLIHC indicates in Oregon an extremely low-income household (earning \$17,051 or 30.0% of the area median income (AMI) of \$56,837) can afford monthly rent of no more than \$426, while the fair market rent for a two-bedroom unit is \$707. A minimum wage earner can afford monthly rent of no more than \$359. The report states that the average renter’s annual income in the Eugene-Springfield MSA is \$26,141 and 51.0% of renters are unable to afford a two-bedroom at fair market value. A monthly rent of \$654 would be affordable for a renter earning \$26,141.

The following table illustrates the fair market rents (FMR) for the Eugene-Springfield MSA:

FMR by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
Eugene-Springfield MSA	\$378	\$518	\$675	\$943	\$1,089

HUD has defined the MFI for the Eugene-Springfield MSA as \$45,100. To be considered extremely low-income, a family would earn \$13,550 or less, low-income \$22,550 or less, and a moderate income family household would earn between \$22,551 and \$36,080.

Low-income households are predominantly renters. Census data shows 65.0% of all low-income households in Lane County are renter households. This number has decreased since the Consolidated Plan 2000, when this number was 77.0%.

2000 Census data indicates there was a total of 49,120 (37.0%) renter households in Lane County. Of this total, 19,729 renter households (40.1%) had incomes 50.0% or below of the MFI, while 22.8% had incomes 30.0% or less of the median. Lane County and Eugene show a higher percentage of extremely low-income renters while Springfield has a higher percentage of moderate-income renters.

Number/Percent Renter Household Type			
	Lane County	Springfield	Eugene
Very Low-Income	11,220	2,079	7,030
Percent all renters	22.8%	21.8%	25.1%
Low-Income	8,509	1,785	4,714
Percent all renters	17.3%	18.8%	16.9%
Moderate-Income	10,874	2,269	5,959
Percent all renters	22.1%	23.8%	21.3%
Total	30,603	6,133	17,703
Total Renter Households	49,120	9,517	27,965
Percent Low-Income	40.2%	40.6%	42.0%

Source: 2000 Census, CHAS Data Book

Housing affordability is measured by the “housing cost burden.” A household is considered to be *cost burdened* if it pays more than 30.0% of its income for housing costs which includes rent and utilities. A household is experiencing *severe* housing cost burden if its housing expenses exceed 50.0% or more of its income. As to be expected, the lower-income households in Lane County were much more likely to experience a higher percent of housing cost burden.

Data from the 2000 Census shows the following patterns of cost burden for renter households in Lane County, Eugene, and Springfield:

- 78.7% of extremely low-income renter households and 69.5% of low-income renter households in Lane County were cost burdened (paying more than 30.0% of income in rent and utilities);
- 69.5% of extremely low-income and 37.2% of low-income renter households in Lane County were severely cost burdened (paying more than 50.0% of income in rent and utilities);

These percentages were slightly higher for renter households in Eugene and Springfield.

Renter Households with Housing Cost Burden									
	Lane County Households			Eugene Households			Springfield Households		
	at/below 30% MFI	31- 50% MFI	51- 80% MFI	at/below 30% MFI	31- 50% MFI	51- 80% MFI	at/below 30% MFI	31- 50% MFI	51- 80% MFI
Cost Burden >30%	78.7% (8,830)	69.5% (6,722)	47.9% (5,208)	80.9 (5,687)	81.5% (3,953)	53.6% (3,194)	81.2% (1,688)	77.9% 1,391	43% (975)
Cost Burden >50%	69.5% (7,797)	37.2% (3,165)	5.6% (609)	73.1% (5,139)	44.4% (2,093)	8.3% (494)	72.1% (1,499)	24.8% (443)	1.8% (40)

MFI - Median Family Income

Source: 2000 Census, CHAS Data Book

2000 Census data shows there were 15,552 low-income renter households (income at or below 50.0% MFI) in Lane County paying 30.0% or more of their income in rent and utilities. Of this total, 62.0% of these households are in Eugene and 20.0% are in Springfield.

In 2000, there were 10,962 severely cost burdened, low-income renter households in Lane County and of these households 66.0% were in Eugene while 18.0% were in Springfield.

Renter Housing Needs by Household Type

The following sections summarize housing problems of specific demographic groups. The data was taken from the 2000 Census CHAS Data Book. For the analysis, low-income households include the categories of extremely low- (less than 30.0% MFI) and low-income (between 30.0% and 50.0% of MFI) households.

- **Elderly Households.** In Lane County, 2000 Census data shows there were an estimated 30,603 (23.0%) households (owner and renter) headed by a person aged 62 or older, and of these households 8,735 (29.0%) were low-income.

In Lane County, 21.0% percent of elderly households are renters while the remaining are owner households. Nearly half of all elderly rental households (49.5%) were low-income. Based on 2000 Census data, 64.0% of low-income elderly rental households were housing cost burdened, and 46.0% were severely housing cost burdened.

In Eugene, 29.0% of elderly households were renter households and 46.0% of elderly rental households were low-income. Data shows 68.0% of all low-income elderly rental households in Eugene were housing cost burdened, and 49.0% were severely housing cost burdened.

In Springfield, there was a total of 969 elderly renter households. Elderly renter households make up 25.0% of all elderly households. 2000 Census data shows more than half (57.0%) of all elderly rental households were low-income. This number is approximately 10.0% higher than Lane County and Eugene. A higher percentage of low-income elderly households experienced housing cost burden

where approximately 72.0% were cost burdened and 51.0% were severely cost burdened.

In all jurisdictions, low-income elderly rental households consistently reported housing cost burden at a lower percentage rate than all other household types; however, moderate-income elderly rental households reported housing cost burden at higher percentages than all other renter household types.

A needs assessment entitled “*Needs Assessment of Seniors and Persons with Disabilities*” was prepared by the Lane Council of Governments (LCOG) Senior and Disabled Services staff in 1998. The study points out that, beginning in the year 2010, a long-term shift in the age makeup of the population will occur and this shift is expected to last 25 years. As a result of this shift, due in large part to aging “baby boomers,” it is projected that there will be a doubling of those aged 65 years or older in the next 25 years. The implication of growth of this magnitude in this population, that has proven historically more vulnerable in terms of both income and health-related needs, is vast.

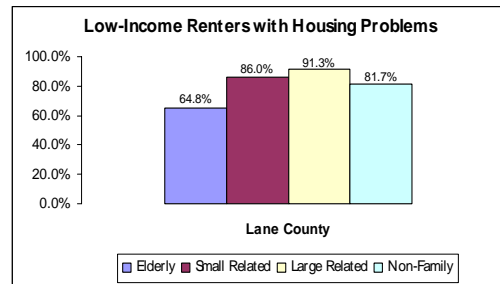
- **Elderly Frail Households.** A sub-population among the elderly are the “elderly frail.” These are individuals that for either physical or mental or a combination of these reasons begin over time to have increasing difficulty with “instrumental activities of daily living” (IADL). These activities are listed as needs in the areas of meal preparation, housekeeping, shopping, and medical management. According to the study by Senior and Disabled Services, well over half of the clients they serve indicate needs in the areas of housekeeping and shopping, and a smaller percentage has difficulties with meal preparation and medical management. In the private market, there has been considerable growth in developing alternatives for seniors who need housing that also offers supportive services and that assists tenants with activities of daily living. This is less true for housing that is assisted in some way to serve low-income clients. Some existing elderly housing complexes attempt to “retrofit” units and program services as they find their residents “aging in place.”
- **Small and Large Family Renters.** Small family households are defined as two to four related individuals living together in one household and a large family is considered five or more related individuals living in a household.

In Lane County, small family renter households make up a much larger percentage of renter households than large family households. There were five times as many small family renter households (35.0%) than large family renter households (7.0%). These same percentages were reflected for small and large family owner households. Together, small and large family households made up 51.0% of all households (renter and owner) and 42.0% of all renter households in Lane County.

Approximately one-third of small and one-third of large family renter households were low-income. Data indicates approximately 82.0% of both household types were cost burdened. Over 50.0% of small family households were severely cost burdened while the percentage of severely cost burdened large family households was slightly less at 45.0%.

In 2000, low-income large family households reported having housing problems (cost burdened and/or overcrowding) at a higher rate than all other household types in Lane County. These were mostly extremely low-income rental households.

Small and large family housing needs in Eugene and Springfield differ slightly from Lane County. Small family renters make up a larger percentage of the renter population in Springfield than Eugene at 45.0% compared to 29.0%, and a larger percentage of these households in Springfield are low-income.



Compared to Lane County and Eugene, Springfield also has a larger percentage of large family renter households and the likelihood of these households being low-income is slightly higher.

In all jurisdictions, small and large family low-income renters reported the highest percentage of housing cost burden. In Eugene, 92.0% of large family renters reported housing cost burden with 82.0% in Lane County and 77.0% in Springfield. The percentage of small family renter households reporting housing cost burden was as follows, Eugene reported 85.0%, Lane County 82.0%, and Springfield 83.0%.

Approximately one-third of small and large family renter households were low-income while more than three-quarters were housing cost burdened.

- Non-Family Renters.** Non-family renters include un-related individuals and students. In Lane County, 2000 Census data shows non-family renters comprise almost half of all renter households and of these households 45.0% are low-income. Eugene reported a higher percent of non-family renter households at 54.0% and Springfield reported less at 34.0%.

Consistent with the percentage of non-family renter household totals, Eugene has the highest percentage of low-income non-family renters with 48.0%, then Lane County with 45.0% and Springfield with 39.0%.

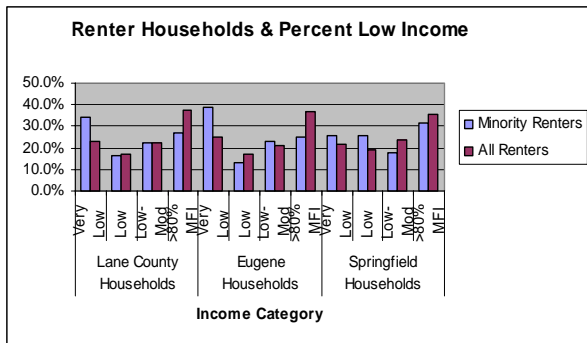
The percentage of low-income non-family renter households reporting housing cost burden was almost identical in all three jurisdictions. Lane County reported 81.0%, Eugene 82.0%, and Springfield 80.0%. In all three jurisdictions, low-income non-family renters consistently reported the highest percentage of severe housing cost burden compared to all other household types. Lane County reported 61.0%, Eugene 65.0%, and Springfield 58.0%.

- Minority Renters.** Federal regulations 24 CFR 91.205(b)(2) requires a test for any of the income categories enumerated in paragraph (b)(1), that to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

The 2000 CHAS Data Book shows the percentages of minority households reporting housing problems for Hispanic, Black, Asian, Pacific Islander, and Native American households. The CHAS Data Book does not break down housing types experiencing cost burden for all minority groups and only presents cost burden data for Black and Hispanic households; therefore, when comparing minority renters with all renter households, this section only compares total minority households that reported a housing problem.

The following narrative compares the housing situations of minority renter households with all households in Lane County, Eugene, and Springfield. In Lane County, the 2000 Census shows there were over twice as many minority renter households (70.0%) compared to minority owner households (30.0%). These percentages are the reverse for renter and owner households for all households in Lane County. There was a total of 5,033 minority renter households making up 10.0% of all renter households.

Over half of all minority renter households (51.0%) are low-income (includes extremely low- and low-income households combined), 22.0% are low-moderate income, and 27.0% are 80.0% or above MFI. In Eugene, the percentage of low-income minority renter households was similar to Lane County where 52.0% are low-income, 23.0% are low-moderate income, and 25.0% are 80.0% or above the MFI.



Springfield reported similar percentage of low-income renters to Lane County and Eugene at 51.0%, but had a lower percentage of low-moderate income minority renters at 18.0% and a higher percentage of 80.0% or above renter households at 3.0%.

Low-Income Minority Renter Households with Housing Problems									
	Lane County			Eugene			Springfield		
	Low-Income	Low-Mod Income	Total	Low-Income	Low-Mod Income	Total	Low-Income	Low-Mod Income	Total
Minority	77.9%	58.0%	57.0%	71.6%	58.3%	55.5%	93.7%	51.8%	61.0%
All Households	80.9%	54.2%	48.9%	84.7%	57.8%	51.8%	79.3%	54.0%	49.5%

Source: 2000 Census CHAS Data Book
Total includes all income categories, not just low income households.

The CHAS Data Book reports the total number of minority households that reported a housing problem. As shown in the table above, the percentages of low- and low-moderate income minority households that reported a housing problem are different for each jurisdiction. Springfield's low-income minority renters reported the highest percent of housing problems at 93.7%, then Lane County with 77.9%, and Eugene with 71.6%.

Eugene reported a slightly higher percent of minority renter households with housing problems, then Lane County, and Springfield. Eugene reported 58.3%, Lane County 58.0%, and Springfield reported 51.8%.

According to the Federal guidelines for determining a disproportionate need, Springfield low-income minority renters show a disproportionate greater need than Lane County and Eugene low-income minority renters since the difference between minority renter households and all households is greater than ten percentage points. Low-moderate income minority households in all three jurisdictions did not show a disproportionate need.

City of Eugene Housing Dispersal Policy

- The City of Eugene recognizes subsidized housing as an asset and encourages a range of subsidized housing types – rentals, homeownership units, emergency shelter, and transitional housing – to be dispersed throughout the City, to benefit low-income households.
- Subsidized housing for families is discouraged in census tract block groups where a majority of all housing units are occupied by very low-income households (50.0% of median income) or in census tract block groups where more than 20.0% of all housing units are subsidized.
- City Council will be informed in advance and given an opportunity to formally approve or disapprove any proposed new construction of housing that involves City subsidies for family housing in a census tract block group as previously described.
- In addition, the development of large subsidized family housing developments (over 80 units) should be carefully considered and attention should be given to the proximity of open space, play areas, distance to schools, and related services.
- The HPB is to consider dispersal of subsidized family housing throughout the community and size of developments when recommending to the Council the acquisition of landbank sites and the allocation of financial subsidies for family housing in Eugene.
- The HPB and the Council shall balance the importance of dispersal and size limitations with other City policies and concerns.

Housing Needs of Owners

The incidence of housing cost burden is not as great among total owners as it is for renters. However, when owner households are compared to renter households by income category, the incidence of housing cost burden is similar (see table). Some owner households may have a drop in income or may have increased costs due to utilities, taxes, and medical expenses, which result in housing cost burden after they have attained ownership. These numbers correspond to the results of the Lane County Needs Assessment conducted by United Way. There was an increase in the number of residents experiencing difficulty meeting basic needs. The most significant problems

reported were lacking money for medical expenses and treatment and lacking money for utility bills and housing. All these factors contribute to a household's cost burden.

Owner and Renter Households with Housing Cost Burden						
	Lane County		Eugene		Springfield	
	Renter	Owner	Renter	Owner	Renter	Owner
Cost Burden >30%	44.3%	32.5%	48.3%	37.1%	43.2%	33.3%
Cost Burden >50%	28.6%	15.0%	28.2%	18.6%	20.9%	14.5%
Any Housing Problem	48.9%	35.1%	48.3%	37.1%	43.2%	33.3%

Affordability

The 2000 Census data shows there was a total of 81,221 owner households in Lane County. Of these, 32.5% were paying 30.0% or more of their income for housing and 15.0% were paying 50.0% or more of their income for housing (mortgage, principal and interest, taxes, insurance, and utilities).

Most owner households experiencing housing cost burden are very low- and low-income households. In 2000, 75.9% of all owner households with incomes at or below 30.0% of MFI and 58.4% of households with incomes from 30.0% to 50.0% of MFI were housing cost burdened for Lane County. Approximately 60.0% of owner households with incomes at or below 30.0% were severely cost burdened. A significant percentage of owner households experience overcrowding and cost burden. The incidence of overcrowding in Lane County is 35.1%.

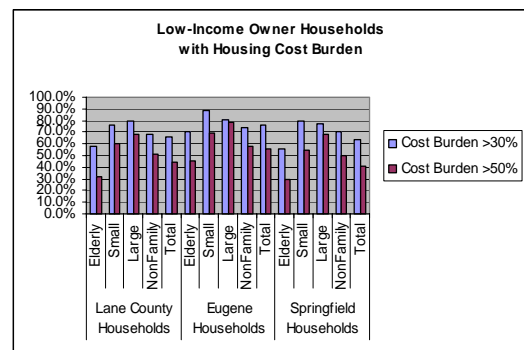
	Owner Households with Housing Cost Burden								
	Lane County Households			Eugene Households			Springfield Households		
	at/below 30% MFI	31-50% MFI	51-80% MFI	at/below 30% MFI	31-50% MFI	51-80% MFI	at/below 30% MFI	31-50% MFI	51-80% MFI
Cost Burden >30%	75.9% (3,281)	58.4% (3,623)	43.6% (5,193)	82.1% (6,800)	71.9% (5,128)	52% (5,044)	73.1% (402)	58.3% (523)	49.4% (947)
Cost Burden >50%	59.9% (2,590)	33.5% (2,066)	15.6% (1,858)	68.2% (6,062)	44.2% (2,922)	17.1% (1,104)	58.1% (320)	30% (269)	17.1% (328)

Source: 2000 Census, CHAS Data Book

Owner Housing Needs by Household Type

Elderly Owners

In Lane County, there were 24,147 owner households headed by a person 62 years of age or older. Elderly homeowners make up 30.0% of all owner households in Lane County. Of these households, 23.0% were low-income. In Lane County, 24.8% of all elderly households were cost burdened and 10.9% were severely cost burdened.



2000 CHAS data shows that elderly households comprised 52.6% of all low- and low-moderate income households. The percentage of low-income owners with housing cost burden was higher where 58.4% were cost burdened and 32.3% were severely cost burdened. However, low-income elderly owners reported the lowest percent of housing cost burden among all low-income owner housing types in all three jurisdictions.

Small and Large Family Owners

Census data shows there were 39,128 (48.2%) small family owner households and only 6,273 (7.7%) large family owner households in Lane County. Of these households, 27.4% small family households were low- and low-moderate income and 6.5% large family households were low- and low-moderate income.

Small and large family low-income households reported the highest incidence of housing cost burden of all owner household types for all three jurisdictions.

	Total and Low-Income Owner Households											
	Lane County Households				Eugene Households				Springfield Households			
	Elderly	Small related	Large Related	Non-Family	Elderly	Small related	Large Related	Non-family	Elderly	Small related	Large Related	Non-family
Total Households	24,147	39,128	6,273	11,673	8,361	14,542	2,031	5,042	2,959	5,403	905	1,695
% of Total households	29.7%	48.2%	7.7%	14.4%	27.9%	48.5%	6.8%	16.8%	27.0%	49.3%	8.3%	15.5%
LI & Low-Mod Households	11,117	6,153	1,449	3,720	3,041	1,993	381	1,293	1,715	748	256	645
% of Low- & Low-mod income households	49.5%	27.4%	6.5%	16.6%	45.3%	29.7%	5.7%	19.3%	51.0%	22.2%	7.6%	19.2%

Source: 2000 Census, CHAS Data Book

Non-Family Households

There were 11,673 non-family owner households in Lane County making up 14.0% of all owner housing types. Of these households, 1,921 (16.5%) were low-income.

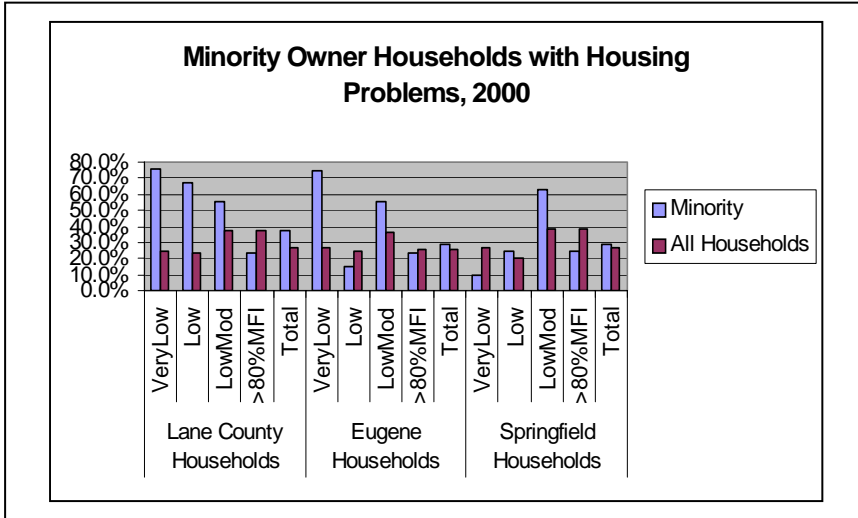
Non-family low-income households reported the second highest incidence of housing cost burden of all other low-income household types at 68.6%. Eugene and Springfield reported similar numbers at 74.0% and 70.0%, respectively.

Minority Households

Minority owners outside Eugene and Springfield showed a significantly higher incidence of housing problems than other owner households. In 2000, over 37.0% of minority owner households in Lane County had housing problems (housing cost burden or overcrowding), compared to 29.0% in both Eugene and Springfield.

In 2000, the 3,494 minority households comprised 4.0% of all owners in Lane County. Eugene and Springfield also reported the same percentage of minority owners. In Lane County, over 20.0% of minority owners had incomes at or below 50.0% of the median income compared to 13.0% in Eugene and 8.0% in Springfield. In Lane County, 33.0% of minority owners had incomes at or below 80.0% of the median income compared to 24.0% in Eugene and 21.0% in Springfield.

Low-income (includes very low- and low-income) minority households were more than twice as likely to experience housing problems as other owner households in Lane County. In 2000, among all minority owners with incomes at or below 50.0% of the median income, 71.0% had housing problems in Lane County compared to 43.0% in Eugene and 19.0% in Springfield.



Homeownership Potential

Both the Cities of Eugene and Springfield operate homeownership programs that allow low-income, first time homebuyers to purchase homes using a loan to help pay the down payment and closing costs. The homebuyer assistance loan up to \$6,000 is a 0.0% loan that becomes due when the house is sold. The current HUD maximum home value for the program is \$172,632. Qualifying households must have income levels at or below 80.0% of the established median income. It is valuable to look at the statistics available from both of these programs to get a perspective on incomes of the households using the program, as well as the value of the homes being purchased.

In the past two years (2003-2004) the Springfield Home Ownership Program (SHOP), which made 78 loans during this period, reveals that income levels range from 34.0 – 80.0% of median. Of these homebuyers, 31.0% had incomes at 60.0% or below, 31.0% had incomes between 61.0 – 70.0%, and the remaining 38.0% fell between 71.0 – 80.0%. The average household size was 2.7 persons per household and 41.0% of the 78 total households buying their first home were single parent households.

Concerning home values, 15.0% purchased homes valued at \$90,000 or less, 22.0% purchased homes between \$91,000 and \$110,000; 33.0% purchased homes between \$111,000 and \$125,000; 22.0% purchased homes between \$126,000 and \$135,000, and the remaining 8.0% purchased homes over \$136,000. The range in home prices purchased by SHOP households was \$66,000 to \$154,300. The average home value was \$113,176.

City of Springfield staff recently surveyed its SHOP clients. Of the surveys received to date, 93.0% of the respondents indicated that if they had not received assistance from the SHOP they would not have been able to purchase a home at all or would have had to wait and purchase at a later date. Many of those indicating that they would have been

forced to wait until a later date to buy a home acknowledged that rising interest rates and housing costs might have precluded them from finding affordable housing.

The SHOP survey respondents reported a 100.0% satisfaction rate in owning their home in Springfield; 68.0% of those indicated that they were “very satisfied.” In addition, 71.0% of those surveyed said that they had made major improvements to their home and 21.0% felt that the improvements they made to their homes inspired others in the neighborhood to do the same.

Eugene began administering a similar program called the Homebuyer Assistance Program (HAP) in 1998. Since its inception, 193 HAP loans have been made.

In the prior two fiscal years, income levels have ranged from 41.0% to 79.9% AMI. Of these, 36.6% had incomes at or below 60.0%, 26.7% had income levels between 61.0% and 70.0% AMI, and 36.7% has incomes between 71.0% and 79.9% AMI. The average household size was three persons. Home purchase prices ranged from a low of \$74,900 to a high of \$143,500 for this period; the average home price was \$118,100.

HUD Table 2A				
Priority Housing Needs (Households by Type and Income Group)		Priority Need Level	Unmet Need (households)	Goals (households)
Renter	% of MFI			
Small Related	0 - 30%	High	2,030	203
	31 - 50%	High	1,867	187
	51 - 80%	High	1,620	162
Large Related	0 - 30%	High	341	34
	31 - 50%	High	449	45
	51 - 80%	High	494	49
Elderly	0 - 30%	High	735	74
	31 - 50%	High	919	92
	51 - 80%	Medium	700	70
Special Needs	0 - 30%	High	776	78
	31 - 50%	High	1,011	101
	51 - 80%	Medium	879	88
Other	0 - 30%	High	5,028	503
	31 - 50%	Medium	2,909	291
	51 - 80%	Medium	2,345	235
Section 215 Renter Goals				2,210
Homeowner	% of MFI			
Existing	0 - 30%	High	3,372	337
	31 - 50%	High	3,660	366
	51 - 80%	High	5,443	544
Purchasing	0 - 30%	Low	0	0
	31 - 50%	Medium	1,786	179
	51 - 80%	High	5,654	565
Section 215 Homeowner Goals				1,992
Total Section 215 Goals				4,202

Unmet Need for renter households and for existing homeowner households was determined using the CHAS Data Book for Lane County, Oregon. Unmet Need shows the number of households that are experiencing moderate to severe housing problems; overcrowding, serious repairs, and spending more than 30.0% of household income for housing costs. The State of Caring 2004 Report for Lane County shows that as many as 40.0% of all households report housing-related problems, including lack of funds for basic household and medical needs, serious repairs, and overcrowding. The Report also shows that 20.0% of respondents surveyed live in households with disabled persons. These amounts are reflected in the Special Needs categories (the numbers in the other renter categories were reduced by these same amounts). The unmet need for potential home purchasers was derived from the CHAS Data and reflects the number of renter households with incomes between 31.0% and 80.0% of MFI who reported housing cost burden of less than 30.0% of household income.

Affordable Permanent Housing Objectives:

Increase the supply of affordable housing	
Objectives	Projected Outcomes
<i>Maintain and enhance programs that provide financial and other support for the continued production of new affordable housing.</i>	<i>Eugene: 500 units Springfield: 100 units</i>
<i>Assist non-profit sponsors to build operational capacity and provide technical and other assistance to facilitate construction of additional housing units.</i>	<i>4 non-profit agencies assisted</i>
<i>Continue Eugene's use of CDBG funds to purchase and landbank sites for future affordable housing developments.</i>	<i>2 sites acquired</i>
<i>Springfield to consider using CDBG funds to landbank sites for future affordable housing developments.</i>	<i>1 site evaluated</i>
<i>Evaluate new zoning code language for the permitting of Accessory Dwelling Units and consider expanding to all residential zoning districts.</i>	<i>Bring to Springfield City Council in 2006, implement amendments by 2008.</i>
<i>Work with City to amend land use regulations to allow multi-family units on some single-family lots.</i>	<i>On-going review of Springfield Development Code.</i>

Conserve and improve existing affordable owner and renter housing stock	
Objectives	Projected Outcomes
<p><i>Continue and expand publicly-supported rehabilitation, weatherization, home repair, and accessibility efforts. Programs to include:</i></p> <ul style="list-style-type: none"> <i>• Low- or no-interest loan (dependent upon income) program to pay costs of rehabilitation for low-income owners.</i> <i>• Minor home repair, accessibility, and weatherization grant programs for low- and very low-income households.</i> <i>• Create for Springfield and expand Eugene's investor-owner rehabilitation low-interest loan or other incentive programs.</i> <i>• Assure affordability through coupling rental assistance programs.</i> 	<p><i>Eugene: 50 Home Repair Eugene: 20 Owner Rehab Eugene: 280 Rental Rehab</i></p> <p><i>Springfield: 500 Home Repair Springfield: 25 Owner Rehab Springfield: 25 Rental Rehab (consider increasing rental repair)</i></p>
<i>Consider housing code enforcement programs to address basic habitability standards, such as structural integrity, plumbing and heating systems, and weatherproofing.</i>	<i>Eugene implementing a City Rental Housing Code Program July 2005; Springfield to update City Council on Eugene program and consider implementing similar program.</i>
<i>Target areas with the greatest need and strategize ways to acquire, maintain, and improve affordable housing units with other neighborhood revitalization efforts.</i>	<i>Eugene to analyze and target 1 neighborhood for priority funding; Springfield to analyze 2 neighborhoods for priority funding.</i>

Increase opportunities for low- and moderate-income households to become and remain homeowners and renters	
Objectives	Projected Outcomes
<i>Maintain and expand programs for first time homebuyers.</i>	<i>Eugene: 150 units Springfield: 225 units</i>
<i>Assist extremely low- and low-income individuals to become renters by providing security deposit assistance.</i>	<i>Evaluate option for security deposit program for the Consortium.</i>
<i>Reduce rent burdens of extremely low- and low-income tenants through rental assistance programs.</i>	<i>Springfield: 200 households</i>
<i>Provide incentives that encourage the creative development of homeownership opportunities especially with infill or acquisition/rehab activities.</i>	<i>Springfield: 25 units</i>

Specifically encourage greater minority homeownership	
Objectives	Projected Outcomes
<i>Provide affordable homeownership opportunities to minority households.</i>	<i>10% goal for Consortium</i>
<i>Increase outreach and education of lender community regarding needs and potential of minority homeowners and existing programs to assist potential homeowners.</i>	<i>3 activities for Consortium</i>

Increase the range of housing options and related services for special needs population	
Objectives	Projected Outcomes
<i>Add to the supply of affordable rental housing through acquisition and new construction, renovation, and conversion activities.</i>	<i>Eugene: 15 units Springfield: 15 units</i>
<i>Support capital improvements necessary to stabilize emergency shelter programs.</i>	<i>Eugene: 3 facilities Springfield: 5 facilities</i>
<i>Provide accessibility improvements for tenants with disabilities</i>	<i>Eugene: 20 served Springfield: 25 served</i>
<i>Provide accessibility improvements to homeowners who are elderly and/or disabled.</i>	<i>Eugene: 130 households Springfield: 200 households</i>
<i>Provide other housing assistance to special needs population</i>	<i>Provided through 11 existing housing programs.</i>

Remove barriers to affordable and supportive housing	
Objectives	Projected Outcomes
<i>Continue to support programs that assure housing opportunities are provided without discrimination.</i>	<i>On-going support</i>
<i>Evaluate zoning code to remove conditions in low-density zones that limit multiple family units or duplex units.</i>	<i>Bring to both City Councils in 2007, implement in 2008.</i>

Homeless Needs and Objectives

Chronically Homeless – defined by HUD as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or who has had at least four episodes of homelessness in the past three years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter. A **disabling condition** is defined as a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability including the co-occurrence of two or more of these conditions. A disabling condition limits an individual's ability to work or perform one or more activities of daily living.

Homelessness

Discussion of Priority Needs

The priority needs were developed from the data contained in the needs assessment that includes information from the HSC planning process that developed a gaps analysis and Continuum of Care framework. The HSC approved this framework in June 2003 as a way to encourage local communities to develop comprehensive, longer-term approaches to homelessness. The gaps analysis pointed to a series of needs among various sub-groups of the homeless that can be categorized as follows:

- Homeless Single Population – *includes singles with special needs and/or chronic mental illness, and youth.*
- Homeless Families – *includes teen parents and other families with children.*

Obstacles to Meeting Under-Served Needs of the Homeless

Many obstacles stand in the way of meeting the critical needs of the homeless population. Obstacles are a part of the gaps analysis of the Continuum of Care Plan as well as the citizen input received during the planning for the Consolidated Plan. While some of the obstacles to meeting the under-served needs of these populations can be affected by action on the part of the two jurisdictions, many obstacles cannot be overcome at the local level. Homelessness results from a complex set of circumstances that require people to choose between food, shelter, health care, and other basic needs. Finding solutions to homelessness requires concerted effort on a number of fronts including living wages, adequate support for those who cannot work, affordable housing, and access to health care. Following are the major obstacles to meeting the under served needs of the homeless.

- **Limited Federal, State, and Local Government Resources.** The Federal government has reduced its role in human services, placing more emphasis on local responses. Changes in Federal policies that relate to the Federal budget, welfare reform, Food Stamps, and Supplemental Security Income (SSI) will increase demands for local services in the future. The State government shift from mental health services to managed care will increasingly place burdens on cities and counties. These jurisdictions are hampered by a severe lack of funding to provide for adequate resources for these groups. Local governments have not been able to assist in filling the gaps created by the Federal and State government and this situation is expected to continue in the future. Voters in Oregon have passed measures that make it extremely difficult to raise new revenue through taxes.

- **Link between Homelessness and Poverty.** Homelessness and poverty are inextricably linked together. Poor people are often unable to pay for their basic needs and must make difficult choices that affect their ability to keep and maintain stable housing. Two factors help account for increased poverty including the erosion of good paying jobs and declining value and availability of public assistance.
- **Low-Wage Jobs.** Media reports of a growing and healthy economy and low unemployment mask a number of important reasons why homelessness continues to persist in this community. While the last few years have seen a growth in real wages, these increases have not been enough to counteract the long pattern of stagnant and declining wage levels. The connection between impoverished workers and homelessness can be observed in homeless shelters, many of which house a significant number of full-time wage earners.
- **Decline in Public Assistance.** There has been a decline in the value and availability of public assistance. Until its repeal in August 1996, Aid to Families with Dependent Children was the largest cash assistance program for poor families with children. It was replaced by the Temporary Assistance to Needy Families (TANF) program. Current TANF benefits and Food Stamps combined are well-below the poverty level, in fact, the median TANF benefit for a family of three is only one-third of the poverty level. Although welfare rolls have decreased since the new legislation was passed, this only means that fewer people are receiving benefits under this program. Early findings suggest that these families are moving from welfare to work, but many remain in poverty because of low wages and the burden of expenses imposed by child care expenses.
- **Lack of Affordable Housing.** Lack of available affordable housing and the limited scale of housing assistance programs are major contributors to the current housing crisis and to homelessness. Housing assistance can make a difference between housing stability, precarious housing situations, or no housing at all. The demand for assisted housing vastly outweighs the supply, creating long waiting lists for assisted housing, forcing families to double up, or become involved in the emergency shelter system. Consequently, there is less shelter space available forcing many to resort to living on the streets.
- **Lack of Services for Youth.** There is a lack of services for youth aging out of foster care, and/or residential treatment facilities. Many youth have limited employment skills and it is difficult to afford housing and find landlords willing to rent to youth. Homelessness becomes a very realistic consequence for youth leaving the child welfare system.
- **Lack of Permanent Housing Resources for Disabled Persons.** A lack of permanent housing resources for disabled persons being released from corrections and other public institutions greatly contributes to homelessness in Lane County. Persons with criminal convictions face considerable discrimination from landlords as they attempt to rent housing. There is inadequate funding for targeted case management programs to provide outreach to disabled and dually-disabled homeless persons. Persons with mental illness, chronic substance abuse, physical disability, and HIV/AIDS are more vulnerable and have difficulty accessing needed services and finding permanent stable housing.

- **Other Contributing Factors.** A number of other factors push people towards homelessness including lack of affordable health care, long-term care resources for social services, and supportive services for chronically homeless disabled persons, domestic violence, mental illness, and addiction disorders.

Anti-Poverty Strategy

Introduction

For 30 years, Lane County and the Cities of Eugene and Springfield have worked cooperatively to provide a comprehensive range of human services for low-income people in Lane County. The HSC coordinates human services, anti-poverty programs, community development efforts, and homeless services in collaboration with non-profit organizations, and public human service and housing agencies. Elected and appointed representatives from Lane County and the Cities of Eugene and Springfield comprise the HSC, which is the regional policy board for human service activities in Lane County.

The HSC is the lead agency for implementation of the Continuum of Care Plan for activities aimed at ameliorating poverty and homelessness in Lane County. The plan involves joint policy development in the areas that have regional implications, including human services, supportive housing and community facility development and maintenance. The Continuum of Care Plan is the collaborative process, which identifies human services, supportive housing, and community development needs and establishes goals, priorities, and strategies for addressing those needs. The plan identifies how funds included in the plan will be spent, taking into account various regulations governing grant funding, to meet locally identified needs for low-income and homeless persons.

Low-Income Elderly and Frail Elderly Persons

The HSC works in collaboration with the local Senior and Disabled Services Division to provide food assistance and outreach services to low-income elderly and frail persons. The Meals on Wheels program offers opportunities for seniors in Lane County to ensure they continue to receive healthy, well-balanced meals. Outreach services stabilize or improve people's levels of functioning and promote self-sufficiency so they are able to remain independent in their own homes.

Housing Needs of Homeless Persons by Sub-Population

Homeless Singles with Special Needs and/or Chronic Mental Illness

The 2004 Lane County Continuum of Care strategic planning process and the gaps analysis confirmed the community's highest priority need for additional supportive permanent housing and access to mainstream supportive services for chronically mentally ill homeless, dually diagnosed, and those with substance abuse problems.

As noted in the gaps analysis, chronically homeless individuals fall within the subset of persons who present a complex set of multi-problem challenges for Lane County service providers, such as persons with psychiatric and substance abuse issues. These populations frequently exhibit a pattern of being disconnected from conventional community life. Many have limited support systems, reflected in most being adults and youth with weak family connections. Many have past experiences with mainstream

services that did not effectively address their needs or prevent them from falling into homelessness. These characteristics contribute to the long or repetitive patterns of homelessness they exhibit. They also reflect why re-engaging a chronically homeless person with treatments can be challenging. In addition to these issues, extreme poverty, poor job skills, lack of education, and negative childhood experiences are common features of chronic homelessness.

Currently, limited support services exist in Lane County for homeless singles with mental illness and co-occurring substance abuse problems and other special needs. The problems have been compounded by the recent closures of State hospitals, which have limited shelter options available to adults with mental illness. The foster care system in Lane County has been significantly overtaxed because of the shortage of suitable living alternatives. The number of homeless adults with mental illness remains high and is estimated between 800 and 1,200 each year in Lane County. The Eugene Mission, the only major homeless shelter facility for singles (with no professional counseling available, no staff trained in crisis intervention, no mental health para-professionals or professionals), has reluctantly served this vulnerable population throughout the years. The 24-bed Royal Avenue Shelter is intended as an alternative to psychiatric hospitalization for homeless mentally ill persons who need extra support, assistance, and medication monitoring. Because of a shortage of transitional and assisted housing units and delays in obtaining SSI payments, there is often a “bottleneck” at this facility. In 1997-98, the introduction of managed care in public mental health services broadened access to services through the Oregon Health Plan (OHP). Managed care has meant the redistribution of severely limited dollars to an ever-increasing population requiring services. Available support for the most severely impaired adults has therefore been reduced, making the need for residential options critical.

Lane County mental health staff has estimated that 2,500 of the single homeless population and 10.0% of the female heads of households with dependent children in shelters or transitional housing have a severe mental illness. These percentage estimates were applied to the data from the one-day point-in-time study. Overall estimates of the homeless mentally ill population have been substantiated by the State of Oregon Office of Mental Health Services. June 2004 data states that 18.6% of the mentally ill receiving State-sponsored mental health services had been homeless during fiscal year 2002/03. Additionally, a 2001 University of Oregon study found that an estimated 30.0% of the homeless population were mentally ill.

Supportive services for single homeless individuals are not adequate and this group has the least amount of public assistance available to them. A majority of this population are males who have little skills and multiple problems. Aside from the Lindholm Center operated by SVdP, which provides access services to over 100 homeless singles each day, and the Safe Haven Day Room, an outreach program which serves 70 mentally ill homeless people daily, the community has not significantly invested in the development of programs for treatment needs of single homeless adults. The gaps analysis suggests that an enhancement and increase of homeless prevention efforts including eviction prevention counseling, renter rehabilitation training, rental assistance, housing scholarships, and private sector family sponsorships are needed.

Regarding emergency housing services, estimates from the housing gaps analysis show that approximately 2,159 homeless persons were served that needed housing. Further evidence to this need can be obtained from the Lane County Nightcount Report data as

of March 2004. The count showed 474 single adults needing emergency shelter on that date. With a current inventory of 346 beds, it is estimated that on any given night, 128 more beds for singles are actually needed.

Transitional housing alternatives are also needed for this group of homeless individuals. According to the gaps analysis, it is estimated that approximately 154 homeless singles are in transitional housing. With a current inventory of 124 units, at least 30 additional units are needed.

It is particularly difficult for Latinos in this population to obtain shelter, employment, and services because of language and cultural barriers. Only 15 beds of culturally and linguistically appropriate shelter are available for single Latino males.

Homeless Youth

Homeless and at-risk youth who are living on the streets are at-risk of exploitation, typically fear authorities, are physically and emotionally needy, and often abuse substances to escape the daily pain of survival. At-risk, homeless, and runaway youth are particularly vulnerable to chronic physical and mental health problems, including bronchitis, pneumonia, foot and leg ailments, impetigo, sexually-transmitted diseases, lice, scabies, depression, and other mental health conditions.

In 2001, two local service providers identified 2,900 runaway, homeless, or at-risk youth under the age of 18 living in Lane County. Some of these youth have homes but are unsupervised on the street. Others do not have homes and are living on their own as part of the homeless street population. The reasons youth fall into these circumstances vary greatly; however, some information and patterns have emerged that give us some indication that can lead to homelessness if there is no intervention.

The sheltered youth population is grouped into the following categories:

- *Time-out Youth (39.0%). Youth residing at home with parents or surrogates and are at-risk of being asked to leave home. Families usually are in a crisis at the time of intervention and emergency shelter is needed for respite to avoid escalated tension or violence in the home. Of these youth served, approximately 41.0% of the youth have diagnosed mental illness; 30.0% report violence in the home; 18.0% are experiencing trauma and neglect from parents; and 11.0% are primarily affected by their own drug and alcohol abuse.*
- *Homeless and Locked Out Youth (38.0%). Youth who have no home to return to or their parents refuse or are unable to care for them.*
- *Runaway Youth (23.0%). Youth who have left home without permission. Parents are willing to have the youth home and are making attempts to coax them into returning. Nearly 70.0% of these youth return home and achieve some stability; however, some youth return home for short periods of time and then leave again, staying with peers and young adults who house them for short periods of time. Many return to social service agencies for shelter and further services.*

At the time of admission to local service providers, the following issues were reported regarding youth:

Youth Issues	
97.0%	Extreme family conflict or discord
71.0%	Lack housing
56.0%	Educational problems
48.0%	Alcohol and drug use
45.0%	Abused/neglected
22.0%	Mentally ill
19.0%	Parent unemployed
16.0%	Major medical/physical health problems

Homeless Families in Need

Permanent housing, both supportive and basic affordable, is one of the communities' greatest needs. Many homeless households in our community do not need intensive services to stabilize, and their need for housing is not reflected on the gaps chart. It is estimated that 75.0% of these non-chronic homeless simply are in need of affordable housing. While permanent housing is a high priority, there is still a need for some emergency shelter. This is estimated at 5.0% of our overall gap. Based on local provider experience, we estimate 20.0% of homeless families need permanent housing, while 33.0% of all families meeting the HUD definition of homelessness simply need permanent affordable housing. These families report being "situationally" homeless due to losing their housing as a result of economic dislocation, catastrophic medical expenses, or divorce. The situational homeless have had one event or a series of events, which has cost them their housing, and they have become part of our community's homeless statistics. Some families have lost housing through the slow process of eroding wages, escalating housing, and utility costs. Some families have relocated from large metropolitan areas to escape central city crime and gang violence.

There has not been a significant change in the number of children living in Lane County emergency shelter programs in the last few years. Data from the Lane County Homeless Shelter Nightcount Report dated March 2004, shows that 372 children are homeless in Lane County on any given night. Others along with their family members will be turned away from shelter because of an inadequate emergency shelter capacity. No child comes away from the experience without physical or psychological difficulties. The emotional traumas, prevalence of physical illnesses, and developmental delays experienced by homeless children have only recently been documented.

Homeless Shelter Nightcount Report				
Ethnicity/Race	Adult Male	Adult Female	Children	Unknown
Asian	0	2	0	1
Black/African American	6	8	26	3
Hispanic/Latino	50	38	60	3
American Indian/Alaskan Native	13	16	9	5
Native Hawaiian/Other Pacific Islander	3	5	7	1
White	346	321	267	51
Unknown	9	10	3	17

If transitional housing options were more available to the homeless families who could benefit from such programs, the overall emergency services system that provides shelter services would improve greatly. The same is true of adding more affordable housing to the permanent stock. The 2000 Consolidated Plan identified a tremendous need for transitional and supportive housing for homeless families. Homeless families unable to access needed transitional housing and supportive services represent more than 30.0%

of the at-risk low-income households with incomes below 30.0% of median income. An estimated 1,057 households fall into this category. On any given night, according to the gap analysis, there is an immediate unmet gap of 865 beds for homeless families. The need for continuing supportive housing programs is imperative to break the bottleneck that currently exists within the current emergency shelter system. The impediments caused by an inadequate inventory of transitional and permanent affordable housing units limit the ability to appropriately respond to homelessness in Lane County. Community planning groups identified the problems associated with this unmet need as relating directly to the lack of affordable housing and transitional housing available for emergency participants after stabilization. It is estimated that about 80.0% of homeless families needing transitional housing and services are chronically homeless. These families have experienced repeated episodes of homelessness.

- Homeless Teen Parents. *Young parents are a particularly vulnerable group of homeless. While some young parents have family ties or other forms of support, many do not have any resources upon which to rely. They are essentially abandoned and rejected by family members in many cases and the wider community because of the stigma of destructive behaviors among this group (e.g., unwed parenting, dropping out of school, substance abuse, child abuse, and neglect). They are often evicted from housing and are frequently rejected from social service programs because of their inability to follow through. Eventually, many in this group wind up living on the streets and in emergency shelters.*
- Other Homeless Families. *The current system can only provide approximately 21.0% of the need on any given night for this group. During the past year, only 5.0% of the households requesting shelter got into housing within 30 days of contacting the Housing Resource Line and Centralized Waiting List. Most families must wait at least 60 days to be sheltered. Once in shelter, the average length of stay is 45 days. The unmet need for family emergency shelter in Lane County was established by the most recent inventory of homeless units in Lane County, compiled by the HSC staff in June 2004. The gap is further substantiated by the March 2004 Lane County Homeless Shelter Nightcount. This count revealed a total of 1,301 homeless individuals (217 families) seeking shelter that one night. With emergency shelters full, 26 families were turned away. There are currently 232 emergency beds available to homeless families. The gaps analysis data indicates that on a given night, there is an immediate need for an average minimum of 43 beds. These beds represent only 5.0% of the unmet need for shelter for families. The wait for transitional housing opportunities can be well over a year. The inability to find more permanent housing solutions sets up a cycle of eviction, overcrowding, and reliance on camping and homelessness.*

Housing Activity

EMERGENCY SHELTER		
Provider Name	Target Populations	Number of Beds
Eugene Mission	Families	304
LC Human Svcs Voucher Program	Families	48
Looking Glass		
• Station 7	Youth	12
• New Roads	Youth	107
ShelterCare		
• Family Housing	Families	135

• Brethren House	Families	20
• Royal Ave Shelter	Singles	12
SVdP		
• Eugene Service Station	Singles	162
• Legal Camping	Families	34
• Interfaith Program	Families	70
WFTS Buckley House	Singles	10
Womenspace Shelter	Females/children	19
	Total	933
TRANSITIONAL HOUSING		
Catholic Community Svcs		
• Single Room Occupancy	Singles	14
• Mutual Home	Families	16
• Scattered Sites	Families	16
Centro LatinoAmericano Shelter	Single Males	23
LC Human Svcs Open Doors		
• Open Doors	Families	123
• Tenant Based Assistance	Males	53
Sponsors, Inc.	Single Males	36
ShelterCare		
• Royal Safe Haven	Families	12
• Shared Housing	Families	4
• Shankle Safe Haven	Families	12
SVdP Connections	Single Males	254
Womenspace Transition House	Females/children	13
	Total	576
PERMANENT SUPPORTIVE HOUSING		
LC Human Svcs Housing Stabilization	Families	300
HACSA		
• Richardson Bridgge	Families	24
• Walnut Park	Families	12
• Willakenzie Townhouses	Singles	12
• Laurel Gardens	Singles	20
• Jacobs Lane	Families	11
• Sheldon Village	Singles	12
• River Bend	Singles	15
Laurel Hill Center Court	Singles	15
Metro Affordable Housing/Green Leaf Village	Families	48
ShelterCare/Hawthorne	Singles	35
SVdP		
• Oakwood Manor/Home Space	Single Males	10
• Oakwood Manor/LIFT	Families	80
• Aurora	Singles	11
• Bluebelle	Families	10
• Corey Commons	Families	8
• Hilyard Terrace	Singles	2
• Ross Lane	Families	16
• Skinners Butte/LIFT	Families	20
	Total	662
	GRAND TOTAL	2,118

Inventory of Facilities and Services

The Lane County Continuum of Care addresses a critical range of needs by providing outreach and access to crisis services and stabilization, meeting emergency basic needs, and supporting longer term transitional supportive housing, supportive services to

prevent homelessness, and integrating affordable housing projects with supportive services. The services available are listed as follows:

Singles Outreach, Access, and Stabilization

- SVdP Lindholm Center serves more than 100 homeless adults daily.
- Safe Haven Mental Health Group Room and Outreach serves 20 homeless single adults daily who have chronic mental illness.
- Assisted Permanent Housing Safe Haven provides 12 beds for chronically homeless adults with severe mental illness in addition to on-site supportive services.
- The Looking Glass Station 7 homeless youth access center serves 1,300 homeless and runaway youth annually.

Family Outreach, Access, and Stabilization

SVdP First Place Family Center serves 370 families in addition to providing access to the Centralized Housing Resource and Shelter Waiting List that combines information from five local emergency family shelter programs.

Supportive Services for Crisis Prevention

Direct assistance includes approximately 5,000 slots for low-income energy assistance and 100 slots for rental assistance to very low-income households in danger of losing their rental housing due to financial hardships. Additionally, the HOME Tenant-based Rental Assistance Program provides 38 low-income households with rental assistance, the Housing Stabilization Program serves approximately 20 households, and the Teen Parent Program serves 58 families. Other supportive and crisis prevention services throughout Lane County include housing placement, job training, legal assistance, parent education, mental health care, substance abuse treatment, and child care programs. All these services are intended to help low-income families stay housed and develop healthy life styles.

Emergency Services

Emergency shelters currently include 346 beds for homeless singles and 232 beds for homeless families (59 family capacity).

Emergency Shelters for Singles		
Facility/Agency	Beds	Type
Eugene Mission	304	250 men's beds; 54 women's beds
Buckley House	30	Detox beds
Looking Glass/Station 7	12	Youth
Total	346	Homeless Singles

Lane County Emergency Shelters for Homeless Families		
Facility/Agency	Beds	Type
Eugene Mission	26	Dormitory beds
Family Shelter	74	29 shelter facility units
Brethren Housing	27	8 shelter facility units
Womenspace	18	Domestic violence shelter facility
Catholic Community Services, Community Sharing, and Siuslaw Area Center	47	Scattered site and motel units available county-wide
SVdP	40	Interfaith shelter services in churches (from September through May)
Total	232	(59) Homeless Family Units

In July 1998, the City of Eugene adopted an Ordinance to address the needs of homeless people. It is now legal for a property owner to invite a homeless person to locate one vehicle or tent on their property. A business, public agency, or religious institution may invite up to three campers on their property. In each case, sanitation must be provided and rent may not be charged. The City of Eugene has made 15 spaces available for homeless camping. The faith community, the school district, and local businesses have since provided many additional spaces. As a result of this and other intervention strategies, the number of police citations for illegal on-street camping has decreased.

Transitional Housing and Services

Transitional housing and service resources attempt to facilitate the movement of homeless families and individuals to permanent housing within a 24-month time frame. Services associated with transitional housing are intended to overcome issues, which contribute to homelessness. Services include referrals to case management, substance abuse treatment, short-term mental health services, and for independent life skills training. This component in the Continuum of Care plan is one of the most critical and yet it has the most limited capacity. Transitional supportive housing is composed of the following projects:

Lane County Transitional Housing for Homeless Singles		
Facility/Agency	Beds	Type
Sponsors	36	Ex-offenders
ShelterCare/Royal Avenue Shelter	40	Chronically mentally ill
ShelterCare/Safe Haven	12	Street homeless with chronic mental illness
Centro LatinoAmericano	22	Shelter for Latino men and veterans
Catholic Community Services	7	7 units of single room occupancy (SRO) for homeless singles
Total	117	Single Transitional Beds

Lane County Transitional Housing for Homeless Families		
Facility/Agency	Beds	Type
SVdP/Connections	234	49 units in scattered site locations
LC Open Doors Program	78	45 household in scattered site locations
Catholic Community Services/Mutual Home	15	5-bedroom facility for families with history of child abuse, neglect, substance abuse
Catholic Community Services	12	4 scattered site units for families with children
Total	339	Family Transitional Beds

Other Supportive Housing Services Available to Homeless Families

Supportive services offer assistance to households to become more self-sufficient. Housing placement and case management services are provided to encourage housing stability in the future. Currently a minimum of 238 households are being served annually by these types of services through the following programs in Lane County:

- HOMESPACE. a permanent affordable housing program for homeless developmentally disabled individuals, provides 15 beds in addition to supportive services.
- Open Doors Transitional Program serves approximately 67 families with supportive housing and services.
- Connections helps approximately 136 families.
- Housing Scholarship Program offers assistance to 27 households.
- Lane Housing Homeless Emergency Assistance serves 194 families.
- Renter Rehabilitation Program serves approximately 120 families.
- Threshold Home Ownership Training Program provides housing counseling and case management services to approximately 85 families annually.
- HOME Tenant-based Rental Assistance Program provides 38 low-income households with rental assistance.

**TABLE 1A - CONTINUUM OF CARE
GAPS ANALYSIS AND HOMELESS POPULATION CHARTS**

Continuum of Care: Housing Gaps Analysis Chart

		Current Inventory in 2004	Under Development in 2004	Unmet Need/Gap
Individuals				
	Emergency Shelter	607	0	26
Beds	Transitional Housing	154	0	105
	Permanent Supportive Housing	145	0	393
	Total	906	0	524
Persons in Families With Children				
	Emergency Shelter	273	0	43
Beds	Transitional Housing	351	0	173
	Permanent Supportive Housing	285	507	649
	Total	909	507	865

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Individuals	553	154	91	798
Homeless Families with Children	109	156	84	349
Persons in Homeless Families with Children	305	453	201	959
Total	858	607	292	1,757

Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	237	39	276
Seriously Mentally Ill	177		
Chronic Substance Abuse	583		
Veterans	95		
Persons with HIV/AIDS	40		
Victims of Domestic Violence	106		
Youth	63		

HSC Work Plan Goals/Objectives

More than two decades of experience have taught the HSC that persons experiencing chronic homelessness frequently exhibit a pattern of being disconnected from conventional community life. Many have limited support systems, reflected in most being single youth and adults with weak family connections. Many have past experiences with mainstream services that did not effectively address their needs or prevent them from falling into homelessness. These characteristics contribute to the long or repetitive patterns of homelessness they exhibit. They also reflect why re-engaging a chronically homeless person with treatments can be challenging.

Generally, the Lane County Continuum of Care has held the following key principles that are applicable to preventing chronic homelessness:

- Prevent homelessness whenever possible through use of mainstream resources.
- Maintain people in existing housing whenever possible.
- Provide supportive services appropriate to the client to promote stability and self-sufficiency.

In January 2003, the Homeless Prevention Task Force (HPTF), comprised of representation from the private sector, public sector, schools, non-profit organizations, consumers, and advocates, presented the following recommendations for preventing homelessness among disabled persons:

- Increase the supply of permanent housing for people with mental illness and substance abuse to impact chronic homelessness.
- Improve coordination between shelter providers and mental health and substance abuse providers to impact the dually-diagnosed chronically homeless.
- Continue to prioritize the use of City- and County-owned land acquired for landbanking for future development of supportive housing.

The HPTF report, approved by the local jurisdictions in January 2003, includes strategic plan goals, action steps, projected outcomes, and parties responsible for impacting homelessness. The report was created to reflect the community's policies and input received during the citizen participation process. It recommends the continuation of

preventing homelessness by building the infrastructure of housing and services through the following:

- Use of State and local governmental resources to support the development of generic affordable housing through acquiring land for future development.
- Develop a State-funded mechanism to assist housing providers that continuously struggle to maintain people in housing through repairing damages, payment of past due rents, etc.

Following are the objectives and their related implementation measures and projected outcomes:

- Coordinate regional efforts to end homelessness in Lane County by the year 2015.
- Improve already strong continuum of homeless services.
- Develop system infrastructure to improve access to housing and services.
- Increase prevention resources and services to low-income households to reduce the number of individuals and families entering the homeless service system.
- Expand housing capacity to address housing needs across the Continuum of Care.
- Increase services to homeless youth.
- Increase services for homeless populations with special needs (e.g., substance abuse, mental health, dual-diagnosis, and HIV/AIDS, etc.).
- Ensure adequate supportive services are offered to homeless individuals and families to facilitate movement through the homeless system with the end results of permanent housing and self-sufficiency.

Additionally, HSC staff members have worked with the Community Action Advisory Committee (CAAC) to develop six priority objectives for HSC services. These priorities are validated by the results of the United Way Community Needs and Assets Study and the Commission on Children and Families Senate Bill 555 June 2004 update. The categories that follow were designed to better focus the work plan for the upcoming fiscal year 2005-07 bienniums.

- Ensure basic health essentials of nutritious food, safe shelter, and a warm home.
- Keep low-income homeless people well, and physically and mentally fit.
- Support safety from all forms of abuse, and prevent violence.
- Stabilize at-risk people through outreach and education to move them to a safer and healthier lifestyle and environment.
- Improve the stability and self-reliance of low-income homeless people.
- Assist people to access services to become healthier and more secure.

Community Development Needs and Objectives

Community Development (non-housing) Strategy

Discussion of Priority Needs

The Cities of Eugene and Springfield have a longstanding commitment to providing a suitable living environment and expanding economic opportunities for low- and moderate-income persons in the community. In addition to the high priority given to affordable housing opportunities, Eugene and Springfield have established a broad range of other community development objectives.

Table 2B - Community Development Needs		
PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level	Estimated Dollars to Address
PUBLIC FACILITY NEEDS		
<i>Capital improvements to facilities owned and operated by local non-profit agencies providing social services</i>	High	\$1,000,000
<i>Accessibility improvements to City-owned facilities</i>	High	800,000
INFRASTRUCTURE		
<i>Street, alley, and sidewalk Improvements</i>	High	1,500,000
<i>Curb ramps</i>	High	350,000
<i>Improvements to LMI neighborhoods, including parks, lighting, playground equipment</i>	High	650,000
PUBLIC SERVICE NEEDS, INCLUDING SENIOR AND YOUTH PROGRAMS		
<i>Public services – shelter, food, medical, dental, case management, singles and family day access centers, homeless youth shelter</i>	High	3,000,000
ANTI-CRIME PROGRAMS		
<i>Anti-Crime Programs</i>	High	50,000
ECONOMIC DEVELOPMENT		
<i>Job creation loans to for-profit entities</i>	High	5,325,000
<i>Job creation loans to emerging businesses facing extraordinary barriers</i>	High	825,000
<i>Micro-enterprise development</i>	Medium	100,000
<i>Business loans for the purposes of eliminating slums and blight</i>	Medium	200,000
PLANNING		
<i>Planning</i>	Medium	2,900,000
<i>Fair Housing Activities</i>	High	100,000
TOTAL ESTIMATED DOLLARS NEEDED:		\$16,900,000

Eugene

Public Services

The HSC provides health, supportive housing, and human services on behalf of Lane County and the Cities of Eugene and Springfield, and through partnerships with other public, private non-profit, and private, community-based organizations, faith-based organizations, schools, utility companies, and hospitals. The HSC is charged with developing priorities and a regional budget that assists in addressing health and human service needs in the community.

To fulfill its mission, the HSC has focused local attention on serving low-income, disabled, and working people in Lane County who are experiencing a life crisis or have limited or no access to preventive and primary health care, housing, nutrition, and other

human services. HSC services promote early intervention and prevention of health, safety, and social problems for impoverished and at-risk persons. The HSC recognizes that its services supplement and address gaps in other larger Federal-, State-, and County-supported programs.

The HSC weaves local funds from Eugene, Springfield, and Lane County with dedicated Federal, State, and other grant funds into a comprehensive funding plan. The HSC's approach creates a comprehensive coordinated care model that assists in financing and delivering an integrated community safety-net system of social, supportive housing, and healthcare services for low-income, uninsured, under-insured, and those eligible for Federally-funded benefits who lack access to care and services.

Non-Profit Capital Improvements

In 2004, the City of Eugene conducted a survey of 59 local non-profit agencies regarding capital needs in the upcoming five years. Based on the responses, the estimated needs exceeded \$2.5 million. Needs included such projects as purchasing a new central kitchen site, purchasing a larger shelter for battered and abused women, and general rehabilitation improvements of many existing agency facilities. A similar survey was conducted in 2000. The needed improvements in 2000 totaled over \$3.7 million in several categories: acquisition, new construction, rehabilitation improvements, new roof installation, weatherization, and accessibility improvements. CDBG is one of the only local sources of funding for these capital improvements. As the numbers of clients needing services grows, additional facility space is needed and the high usage necessitates ongoing improvements to address the wear and tear on the existing facilities. These agencies are facing shrinking funding at the Federal, State, and local levels and cannot afford to borrow funds to accomplish this work.

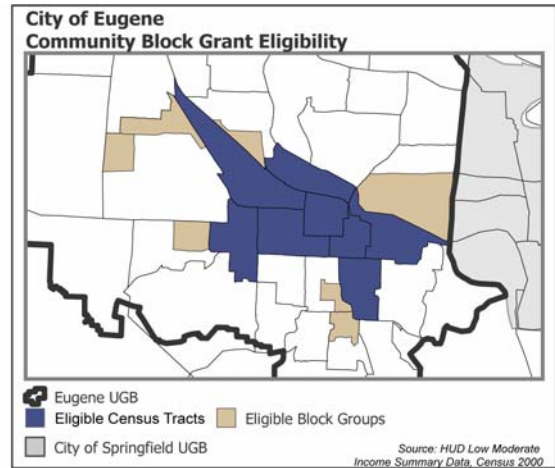
City Capital Improvements

Areas potentially eligible to receive CDBG funding for physical improvements must have 51.0% or more low-moderate income (LMI) residents. In Eugene, those areas are located around the central core and include:

Census Tract	%LMI	Neighborhood
4200	67.86%	Whiteaker
4500	54.45%	Westside/Jefferson
4403	63.96%	Far West
3800	83.26%	West University
4200	67.86%	Trainsong
4800	64.83%	Amazon (portion)
4800	64.83%	South University

- Capital Improvement Program (CIP).** The CIP identifies needed infrastructure improvements for the entire community. By overlaying the CDBG-eligible area, the CIP lists over \$57 million in needed physical improvements to streets, sidewalks, and alleys in CDBG-eligible neighborhoods. CDBG funds may be used to improve neighborhood streets, not arterials or collector streets. For the past three decades, the City of Eugene has produced a Neighborhood Analysis following the Federal decennial census. The purpose of the document is to inform the public, the City organization, and policy makers about Eugene and its neighborhoods. This map shows CDBG-eligible neighborhoods.

- Pavement Preservation. The City has a \$94 million backlog of pavement preservation projects city-wide, on fully-improved streets maintained by the City. Of this backlog, there are 41 miles of local and neighborhood collector streets in CDBG-eligible areas with an estimated pavement preservation cost of \$5.3 million. The pavement preservation projects include slurry seals, pavement overlays, and full depth reconstruction. Pavement preservation projects can be designed in advance of allocating construction funds and scoped to match available funding. Therefore, pavement projects can be implemented within the time constraints of the CDBG funding cycle or replace other projects that have encountered delays in implementation.



- Streets and Alley Improvements. The City has over 50 miles of unimproved streets. There are approximately ten miles of unimproved local and neighborhood collector streets in CDBG-eligible areas. The estimated cost to bring the unimproved streets up to City standards is \$17.5 million. City standards for streets generally includes curbs and gutters, sidewalks on both sides of the street, and engineered street and drainage systems. In addition, there are approximately 17.5 miles of unimproved alleys within CDBG-eligible areas with an estimated cost of \$19.4 million to improve the alleys to City standards. City standards for alleys generally include a 14-foot wide concrete alley and drainage system.
- Sidewalk Infill Program. The City implemented a sidewalk infill pilot program in 1994. The program was developed to address missing sections of sidewalk on fully-improved City streets. During the three-year program, 6.3 miles of high priority sidewalks were constructed. In 1997, the City developed a five-year program to construct 23 miles of missing sections of sidewalks on streets within close proximity to schools, parks, commercial nodes, and transit stops. Of the 23 miles of missing sections of sidewalk, 3.6 miles are located in CDBG-eligible areas. The estimated cost to construct the 3.6 miles of missing sidewalk sections is \$960,000.
- Streets Lights. The City has a priority list of over 1,000 street lights city-wide. There are approximately 150 priority street lights in CDBG-eligible areas. The cost of installation of street lights varies widely. The installation may be as simple as installing a light fixture on an existing utility pole or as complex as extending power to an un-served area, installing underground conduit, and placing a street light pole and fixture. Therefore, cost estimates have not been developed for the list of priority street lights.
- Traffic Calming. The City currently has a list of over 150 requests for traffic calming projects city-wide, of these, 49 are requests for traffic calming projects in

CDBG-eligible areas. There is a wide array of traffic calming strategies and associated costs for local streets. Because the Neighborhood Traffic Program is currently unfunded, costs have not been developed for specific projects.

- **Parks and Open Space (POS) Plan.** The City's Parks, Recreation and Open Space Comprehensive Plan identifies areas that are underserved by neighborhood parks. This means that residents are more than 1/2 mile safe walking distance away from a developed neighborhood park or a play area within a community park or school. There are five neighborhoods in CDBG-eligible areas that are underserved by neighborhood parks. Neighborhood park development is typically broken down into acquisition and development phases. The estimated cost of park land acquisition in CDBG-eligible areas is \$1.3 million, and the estimated cost of new park development in CDBG-eligible areas is \$2.8 million. In addition, \$1.4 million of neighborhood park renovation projects are located within CDBG-eligible areas.

Park renovation projects often include replacing dilapidated and unsafe playground equipment, expanding the play area to provide safer equipment placement and expand play opportunities, improving paved access routes through the park, replacing worn site furnishings, and updating landscape and turf areas to improve safety and visibility within the park. In many parks, defunct wading pools, which are no longer compliant with health code provisions, need to be removed and potentially replaced with water spray play elements that meet health and safety requirements.

- **Accessibility Improvements to City Facilities.** Since the implementation of Section 504 of the Rehabilitation Act of 1973 and the subsequent passage of the Americans with Disabilities Act (ADA), the City of Eugene has been making accessibility improvements to City-owned facilities. Since the enactment of the ADA, the City has developed and implemented several phases of the ADA Transition Plan. The Transition Plan is based on a comprehensive review of all City-owned facilities to identify architectural barriers. The element of the Plan dealing with City buildings is reviewed and approved by the City's Facility Board. Several improvements in Phase 6 need to be completed and funding will be allocated for fiscal year 2005/06.

The development of Phase 7 will begin soon and is expected to be completed in fiscal year 2007/08. CDBG funds for implementation would then be requested for accessibility projects in fiscal year 2008/09. City buildings, for the most part, have been made accessible. Phase 7 will focus on accessibility improvements in parks and other outdoor recreation areas. Use of CDBG funds for barrier removal in existing park facilities and recreation areas can be done on a city-wide basis. Other more broadly interpreted accessibility improvements, such as the installation of accessible play equipment and hard surfaces, can only be funded with CDBG funds if the parks are located within eligible neighborhoods.

Another element of the ADA Transition Plan is the reconstruction of street corners city-wide to include ADA accessible curb ramps. This program has traditionally been funded at \$50,000 to \$75,000 annually. The draft Six-Year CIP assumed that \$60,000 in CDBG funding would continue through the next six years, beginning in fiscal year 2006/07.

- **Trainsong Neighborhood Focus.** The Trainsong Neighborhood is Eugene's lowest income neighborhood. It has a severe need for streets and sidewalks. A non-profit

housing developer expressed interest in constructing new housing in the area but would not be able to obtain conventional financing based on the condition of the streets. Over the past five years, neighbors have worked with City staff to identify and prioritize needs.

Jobs

Each year, the City of Eugene conducts a community survey to obtain valid and reliable information from residents on the quality of life in Eugene, community priorities and values, and the quality of services provided by the City of Eugene. The study captures residents' opinions about City government, public safety, economic development, growth, and satisfaction. In the most recent survey, conducted in November 2004, 60.0% of the respondents felt that their economic opportunities in Eugene during the past five years had gotten better or stayed the same, compared with 50.0% in 2003, and 56.0% in 2002. Thirty six percent felt the situation had worsened, compared with 45.0% in 2003 and 35.0% in 2002. City residents supported the concept of the City taking an active role assisting businesses in order to provide more jobs in the community, though the level of support varies significantly depending on what form that assistance took and whether it was provided to local businesses or outside companies. The results of the survey clearly show that job creation is Eugene's most important issue. At the same level as in 2003, 86.0% of the respondents felt the City should take an active role in helping local businesses create and retain jobs (virtually unchanged from 88.0% in 2002).

Economic Development/Section 108 Loan Guarantee Program

The use of the Section 108 Loan Guarantee Program would greatly increase the City's ability to respond to community development opportunities, such as land acquisition or economic development and job creation.

Springfield

Community Development in Downtown Springfield

Downtown Springfield is like many historic commercial districts which have seen their anchor retail and professional offices move to the malls or to business parks in the suburbs. The last new construction in the downtown district occurred 25 years ago. In the time since, Springfield's historic core business district has been marked by empty storefronts, little investment in building maintenance, and the perception that the downtown area is a bad place to locate a mainstream business. The few surviving restaurants and businesses close in the evenings before dark. Those establishments that remain open are mostly clubs, bars, and pool halls.

Economic disinvestment in the downtown properties and businesses contributes significantly to the environment of the area. For example, property upkeep is an essential economic investment that builds public perceptions of safety and vitality. Applying the principles of Crime Prevention through Community Design cited in a 1997 Springfield Police study, "requires private investment in property crime abatement measures, such as lighting and other improvements. Without consistent investment in these important improvements, the area will remain an easy target for crime and disorder."

The public's concern for personal safety in the downtown is not unfounded. A 1995 report by the Springfield Police Department identified the following types of crimes and behavioral problems in the downtown district as being frequent and typical:

- Loitering and disorderly conduct
- Vandalism
- Panhandling
- Graffiti
- Littering
- Aggressive behavior

These problems remain central to the conditions in the downtown district. Moreover, they are also interrelated with more long-term problems such as homelessness and substance abuse, and a recent rise in prostitution. The district is impacted economically by a negative public image associated with these problems. The public perception of problems suppresses business interests and investment. Vacant storefronts adversely impact the viability of the district overall. Existing businesses struggle to remain viable and attract sufficient customers.

In the spring of 2001, a group of 60 downtown stakeholders representing property and business owners, civic leaders, residents of the nearby historic district, and local government representatives met to strategize a plan for revitalizing the downtown. An analysis of perceived “strengths, weaknesses, opportunities and threats” identified personal safety, drunkenness and prostitution, homelessness, and the deteriorating appearance of the downtown buildings to be the most pressing issues in the district.

Economists with the firm ECO Northwest drafted a briefing memo in the summer of 2001 outlining the market issues that are contributing to the depressed economics of the downtown. Their survey of lease rates in 2001 showed that retail space rented for \$.50-\$1.00 in Downtown Springfield. Rent rates in Downtown Eugene and the Gateway area in Springfield started at \$1.00 and ranged to \$2.00 or more. Low lease rates discourage property owners from making significant investments in their buildings. As a result, redevelopment or extensive rehabilitation costs would likely exceed what owners could reasonably expect to recover through their leases. A team of architects and City building staff surveyed several building types that are typical of the downtown area. With the exception of a few building clusters with historic character and potential for restoration, most structures in the downtown area cannot be renovated in a cost effective manner without significant assistance from private and public resources.

Springfield Downtown Redevelopment Area

On December 1, 2003, the Springfield City Council approved an amendment to the Consolidated Plan 2000 which provided for the creation of the Springfield Downtown Redevelopment Area, and authorized the use of CDBG funds to assist with activities that address blighted and decaying conditions in the designated area under 24 CFR §570.208(b). The Downtown Redevelopment Area is bounded by B Street on the north, South A Street on the south, 10th Street on the east, and Mill Street



on the west, excluding the residential areas on the south side of B Street between 8th and 10th Streets, and on the north side of A Street between 9th and 10th Streets. This designation was approved by HUD on February 12, 2004. By designating a redevelopment area in the downtown commercial district, the City of Springfield can allocate CDBG funds for activities that will help to stop the ongoing decay of the area, stimulate commercial growth and stability, and encourage pedestrian traffic. The installation of new street lighting in the downtown area to enhance the pedestrian environment and public safety is an example of a project that can be implemented under this section.

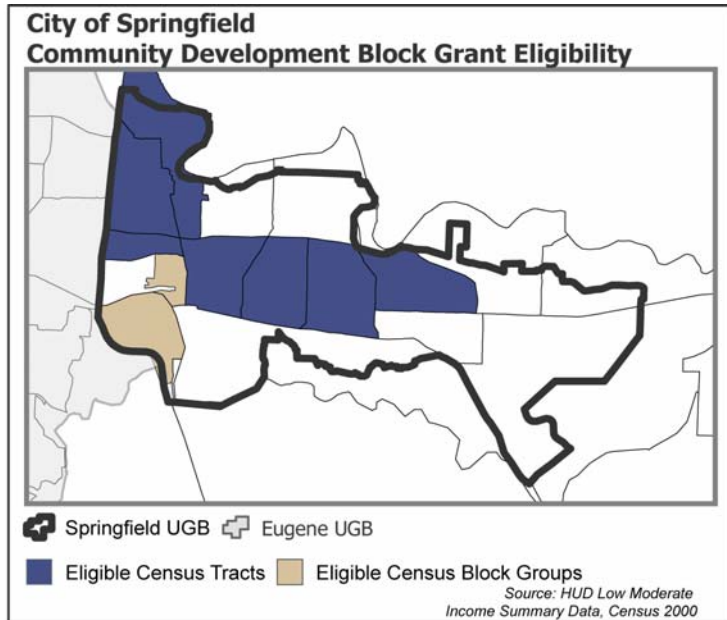
Vertical Housing Development Zone

On July 26, 2004, the Springfield City Council authorized an application to the State of Oregon Economic and Community Development Department (OECDD) for the creation of a Vertical Housing Development Zone (VHDZ). The purpose of a VHDZ is to encourage multi-story housing in a commercial district by offering property tax exemptions to qualified projects. The projects must consist of commercial space at street level with at least one story of housing above the commercial space. The City submitted its VHDZ application with all necessary documentation to the OECDD on September 20, 2004, followed by a final statement of conformance on October 7, 2004. The City of Springfield received its Designation of VHDZ from OECDD on October 12, 2004. The boundaries of the VHDZ are the same as the boundaries for the Downtown Redevelopment Area described above. The VHDZ program is not an affordable housing program, and is not tied programmatically to either CDBG or HOME, although these funds may be used to assist a VHDZ project that also meets CDBG and/or HOME requirements.

Community Development in Springfield Neighborhoods

Looking beyond downtown, Springfield has used CDBG funds to make improvements to its neighborhoods. CDBG funds may only be used for neighborhood improvements when the area served by the improvements is comprised of at least 51.0% of low-moderate income residents. Street improvement projects, the installation of sidewalks, playground, and park improvements, and community facilities have all been part of Springfield's investment in its neighborhoods. All CDBG-funded street improvement projects are initiated by residents petitioning the City. Development Services and Public Works staff hold meetings and neighborhood forums with interested parties to discuss the project scope, impact, and costs. CDBG funds help pay for the costs assessed to each property owner on the street identified for improvement. Street improvements made in the West Centennial and East Kelly Butte neighborhoods are two examples of projects that have had positive impacts on public safety and neighborhood pride. These projects have stimulated property and landscape improvements among the residents, and an overall increase in neighborhood pride. CDBG also provides partial funding for a nuisance code enforcement officer, who helps to maintain the physical attractiveness and livability of Springfield's neighborhoods by alerting property owners of potential safety and nuisance violations.

Park projects are generally initiated by the Willamalane Parks and Recreation District, or by the Springfield School District if it is a neighborhood park on school property. Only parks whose service area is primarily low-income are eligible for CDBG investment. Since the Consolidated Plan 2000 was published, improvements were made to Yolanda playground, Pride Park, Brattain School playground, and Meadow Park. Park improvements provide for greater and more varied recreation opportunities, improved comfort, and safety for the park's users, and, as in the case of the Meadow Park lighting project, may also allow for extended hours of use.



Community facilities is a broad category encompassing such projects as childcare centers, neighborhood resources centers, soup kitchens and food rooms, health clinics, and other facilities that address the needs of lower income persons. Projects such as the resource library at the Child Center, the Springfield Neighborhood Center, Shankle SafeHaven, and the Sexual Assault Support Services center are examples of community facilities which were assisted with Springfield CDBG funds since the last published Consolidated Plan.

Five-Year Community Development Objectives

Support a human service delivery system that helps low- and moderate-income persons achieve dignity, well-being, and self-sufficiency	
Objectives	5-Year Projected Outcomes
<i>Provide funding for capital improvements to facilities owned by non-profits including acquisition, rehabilitation, weatherization, and accessibility improvements.</i>	<i>20 Eugene facilities 5 Springfield facilities</i>
<i>Collaborate with funding jurisdictions through the local HSC administered by Lane County.</i>	<i>Commit 15% CDBG allowable annually</i>

Promote economic development and diversification through the creation of jobs

Objectives	5-Year Projected Outcomes
<i>Provide below-market financing through Eugene's Business Development Fund loan program to local businesses creating or retaining jobs available to low- and moderate-income persons.</i>	<i>200 jobs created 50 loans made</i>
<i>Provide financing for activities which eliminate slums and blight.</i>	<i>2 Eugene projects 2 Springfield projects</i>
<i>Provide micro-enterprise development.</i>	<i>Loans and training</i>
<i>Develop an appropriate recapitalization strategy for the Business Development Fund loan program.</i>	<i>Sustainability of fund</i>
<i>Provide below-market financing through Eugene's Emerging Business Loan Pool program to local businesses creating or retaining jobs made available to low- and moderate-income persons. This program assists emerging or high risk businesses facing extraordinary credit barriers.</i>	<i>25% of loans made</i>

Revitalize low-income neighborhoods by promoting a resource targeting strategy that links physical, economic, and social programs, maintains historic character, and eliminates slums and blight

Objectives	5-Year Projected Outcomes
<i>Identify capital improvements needed in eligible neighborhoods, including infrastructure, street and sidewalk improvements, parkland acquisition and improvements.</i>	<i>5 Eugene projects 5 Springfield projects</i>
<i>Provide financing for the elimination of slums and blight, including acquisition, clearance, rehabilitation, and historic preservation activities.</i>	<i>2 Eugene projects 4 Springfield projects</i>
<i>Promote activities that further neighborhood revitalization planning and community building activities.</i>	<i>On-going</i>

Improve accessibility to public facilities

Objectives	5-Year Projected Outcomes
<i>Removal of architectural barriers in City of Eugene-owned facilities.</i>	<i>12 Eugene improvements</i>
<i>Installation of curb ramps to increase accessibility in Eugene.</i>	<i>50 Eugene ramps</i>

Administer Federal grants efficiently and effectively

Objectives	5-Year Projected Outcomes
<i>Provide funding for administration costs associated with planning and administration, including the implementation of the Consolidated Plan and amendments, and the CDBG and HOME programs.</i>	<i>Receive Blue Ribbon Best Practice Award</i>

Public Housing Needs

Overview

About the Jurisdiction's Public Housing Agency

HACSA is charged with Lane County's housing and related community services policies and programs. In this capacity, it serves as the housing authority for the Cities of Eugene and Springfield and Lane County.

Public Housing and Section 8 Tenant-Based Programs

HACSA owns, manages, and maintains 708 public housing units for low-income households. Of those, 372 are designated elderly/disabled and the remaining are family units. In addition, HACSA owns and manages a 25-unit project-based Section 8 complex and two HUD multi-family complexes (132 units), and a 90-unit affordable housing complex.

HACSA also operates the Section 8 Voucher Program serving approximately 2,600 low-income households throughout Lane County. The program allows clients to choose any unit that meets the program requirements within Lane County. Tenants pay a portion of the rent, based on their income, and HACSA provides a rental assistance payment directly to private landlords participating in the program.

Identification of the Number of Public Housing Units Currently Assisted with Public Funds

There are 485 public housing units in the Eugene-Springfield jurisdiction:

- McKenzie Village – 172 units in Springfield
- Scattered Sites – 10 units in Springfield, 93 in Eugene
- Pengra Court – 22 units in Springfield
- Parkview Terrace – 150 units in Eugene
- Maple Wood Meadows – 38 units in Eugene

Conditions of Units Currently Assisted with Public Funds

The public housing units in the Eugene-Springfield jurisdiction are in very good physical condition. The condition of the units is evaluated under HUD's Public Housing Assessment System (PHAS), and because HACSA has always received a score of 90 or above, HUD considers HACSA to be a high performer.

Restoration and Revitalization Needs of Units Currently Assisted with Public Funds

HACSA is currently in the process of conducting a new Needs Assessment that includes a detailed survey of all public housing residents to pinpoint deficiencies and plan for corrections. The results will be included in HACSA's rolling Five-Year Capital Fund Plan next year.

As part of the current five-year plan (from fiscal year 2004 through fiscal year 2008), the scheduled improvements include the continuation of the reconstruction of the units at Laurelwood Homes in Florence, which was initiated in 2001 and will be completed with funds from the 2006 grant. The one remaining 504 accessibility remodel for McKenzie

Village in Springfield is funded from fiscal year 2004. With this unit completed, nine units in this complex are available for physically disabled residents. Other unit remodels for accessibility are planned in Junction City and Creswell. These will complete HACSA's goal of 5.0% of all public housing units remodeled for accessibility.

Beginning with one unit in fiscal year 2004 and continuing in all grant years is a major commitment to remodel and upgrade the kitchens and baths at McKenzie Village in Springfield. The work will include abatement of the asbestos floor tile in the entire unit, new kitchen and bath cabinets and fixtures, and appliances. Due to the extent of the construction, the improvements will occur when a unit becomes vacant. The only new item not previously listed in the five-year plan is the elevator modernization project at Parkview Terrace in Eugene. The two Parkview Terrace elevators are 40 years old and need the controls and landing mechanisms upgraded. Modernization of elevators at other locations will be funded in future years.

Provision of an Assessment of Units to be Lost from the Assisted Inventory

There are no units scheduled to be lost from the assisted inventory during the next five years.

Waiting List

Currently, there are over 6,000 families in Lane County on HACSA's combined housing waiting list. The amount of time a family will have to wait for a unit varies by program type and family size. The following is a breakdown of HACSA's waiting list as of December 2004:

Families with Applications	
Elderly families	727
Disabled families	2,500
Families with children	3,846
Total Applications	6,660
Ethnicity	
Hispanic families	595
Non-Hispanic families	6,065
Total	6,660
Race	
Black families	177
Native American families	146
Asian families	83
Hawaiian/Pacific Islander families	0
White families	6,254
Total	6,660

New Admissions

HACSA consistently exceeds HUD's Federal targeting requirements for providing assistance to families at or below 30.0% of the area median income. The following list breaks down the new admissions by program type and annual income:

Section 8 Admission Statistics by Income (2004)	
Extremely low-income	85.0%
Very low-income	14.0%
Low-income	1.0%
Public Housing Admission Statistics by Income (2004)	
Extremely low-income	77.0%
Very low-income	20.0%
Low-income	3.0%

Public Housing Strategy

Organizational Relationships between Jurisdictions

Created by the Lane County Board of Commissioners in 1949 and reorganized in 1980 and 2002, HACSA is charged with Lane County's housing and related community services policies and programs. As HACSA's governing Board, the five Lane County Commissioners and two resident commissioners review and approve the business and policies of the agency.

HACSA owns, manages, and maintains 1,363 units of low-income housing in Lane County, of which 708 are public housing units. Of the public housing units, 372 are designated for elderly/disabled residents; the remainder for families. HACSA also administers the HUD Section 8 Housing programs and manages the Low-income Weatherization Program.

HACSA and the Cities of Eugene and Springfield have established good working relationships. Eugene, Springfield, Lane County, and HACSA participate in the intergovernmental HPB, which sets housing policy for the local area and allocates funds from a variety of sources. Since 1992, HACSA has developed or acquired the following low-income projects in Eugene using local and Federal funds awarded through the local HPB competitive process:

HACSA Low-Income Housing Projects	
Richardson Bridge	31 units
Walnut Park	32 units
Willakenzie Townhouses	25 units
Firwood Apartments	90 units
Village Oaks	67 units
Fourteen Pines	65 units
Laurel Gardens	41 units
Heeran Center	16 units
Jacob's Lane	63 units
Signpost House	16 units
Sheldon Village	78 units
Total	524 units

Strategies to Improve the Living Environment of Families in HACSA's Jurisdiction

Resident Involvement in Capital Fund Grant Implementation

HACSA submits five-year plans and Annual Capital Fund Statements to HUD outlining all physical and management improvements for public housing units. The current five-year plan covers the period of 2004-2008. The five-year plans are developed by a committee comprised of public housing residents and HACSA staff, and are brought before residents through a county-wide public hearing, through review by the Tenant Advisory Group (TAG), and through meetings held in all the public housing complexes.

The plan contains a resident involvement strategy with four goals:

- Provide and explain opportunities for residents and the general community to become involved in the daily operation, programs, policies, and services affecting public housing in Lane County.
- Carry out a set of activities that recognizes residents and the community-at-large as a positive resource for effective and responsible operation of public housing.
- Function as a coordinator and catalyst in developing opportunities for public housing residents aimed at increasing economic and human potential.
- The TAG assures public housing resident involvement in all matters affecting their living environment. The TAG is composed of resident representatives elected from each of the public and assisted housing complexes. The TAG Representatives and two resident commissioners meet every month with HACSA staff to review and discuss public and assisted housing issues, including maintenance and occupancy issues, grant proposals, revisions of lease agreement provisions, and the Housing Division's Statement of Policies. The TAG serves as the advisory board for HACSA's Resident Opportunities and Self-Sufficiency (ROSS) grant and individual TAG representatives often serve on HACSA hiring committees. In addition to the TAG, public housing residents assist in designing HACSA strategies, participate in on-site resident council/groups and activity committees, and take responsibility for a variety of activities, including resident meetings, resident newsletters, Neighborhood Watch, and food distribution.

Reasonable Accommodation Policy

HACSA has a comprehensive and well-publicized Policy on Reasonable Accommodation, which allows public housing applicants/residents with disabilities to request reasonable accommodations, which will provide them with an equal opportunity to enjoy HACSA's housing programs.

Resident Services

In addition to encouraging and supporting residents' involvement in the TAG and capital fund process, HACSA's Resident Services Division works cooperatively with public housing residents to implement a variety of HUD grants and programs, resident-initiated services, and partnerships with local service providers. A number of these activities are listed below.

- **Resident Opportunities and Self-Sufficiency Program.** In 2002, HACSA was awarded a HUD ROSS Grant for \$250,000 to fund the Pathways to Self-Sufficiency Program. Pathways targets public housing families, who have been affected by welfare reform and have shown an interest in working towards economic self-sufficiency and homeownership. The Pathways program offers support and services to both adults and youth through partnerships with 13 local providers. Services include an on-site jobs coordinator, assistance with job training, skills, assessment, MicroBusiness and homeownership counseling, childcare referral, financial education, computer training, life skills, parenting skills, and counseling. Youth services include a two-day job camp, scholarships to a youth job corps program, and leadership skills. Partners include the NEDCO, Center for Community Counseling, Goodwill Industries, Northwest Youth Corps, Oregon Public Networking, Lane Transit District, LifeLine Financial Education Program, Lane MicroBusiness, the City of Eugene Outdoor Program, and the local Extension Service.
- **Family Self-Sufficiency Program.** In 2004, HACSA was awarded a ROSS grant for \$200,000 to fund a continuation of the SAIL – Services for Assisted Independent Living – Program. SAIL provides services to senior and disabled residents to increase opportunities for a higher quality of life through independent living. All senior and disabled residents in Lane County Public Housing are eligible for SAIL services that include food programs, housekeeping, assistance with shopping, recreational outings, fitness programs, self defense for limited mobility, community building through art projects, case management, wellness checks, and stipends for participation in Senior Center events. Partnerships for this grant include the local food bank (Food for Lane County), four Senior Centers, PeaceHealth Hospital, MECCA Community Arts, Addus HealthCare, the National Council on Aging, and Senior and Disabled Services.
- **Individual Development Accounts.** HACSA hopes to offer Individual Development Accounts (IDAs) to their public housing residents and has applied to become a member of the Valley Individual Development Accounts (VIDA) Collaborative Program, which is administered by the Community and Shelter Assistance Corporation (CASA of Oregon). VIDA is a savings and match program based on the premise that people escape poverty and become financially stable through savings and investment. The program allows participants to invest funds in a home, business startup, or post-secondary education/job training. VIDA savings match will supplement the participant's deposit at a rate of 3:1. Through the course of the program, participants will complete financial education courses and training related to the participant's savings goals (e.g., ABCs of Homebuying), which is the foundation of the participant's skill building to successfully build and maintain their assets.
- **Partnerships with Local Entities/Providers.** The LifeLine Financial Education program, operated by O.U.R. Federal Credit Union, offers a four-week series of classes in financial management and budgeting to low-income residents who are in danger of losing their housing due to financial issues. LifeLine is a cooperative venture supported by HACSA, Lane County Law and Advocacy Center, Lane ShelterCare, and O.U.R. Credit Union, and is partially funded by United Way.

The Second Chance Renters Rehabilitation program, operated by the SVdP, offers an eight-week series of classes, to assist low-income residents in overcoming barriers to getting into housing. The classes include topics such as presenting yourself to a landlord, how to find a rental, landlord/tenant law, credit repair and budgeting, financial planning/goal setting, and public policy and conflict resolution.

In addition, HACSA has working relationships with almost 30 local entities/service providers, many of which serve on the Advisory Board for HACSA's FSS Program. They include Catholic Community Services, Centro LatinoAmericano, Department of Human Services (including Child Welfare Program, Self-Sufficiency Program, Seniors and Disability Services, and the Office of Vocational Rehabilitation Services), EWEB, FOOD for Lane County, Goodwill Industries, Head Start, Lane County Legal Aid Services and Lane County Law and Advocacy Center, Lane MicroBusiness, the Lane Community College (LCC) Transition to Success, NEDCO, Oregon State University/Lane Extension Service, O.U.R. Federal Credit Union, Relief Nursery, Sexual Assault Support Services, ShelterCare, Suislaw Bank, SVdP, and the Veterans Affairs Clinic.

- **Other Resident Activities.** HACSA's Resident Services Division works closely with public housing residents as a support system to foster resident-initiated activities that promote community interaction. Some of the current activities include fundraisers such as garage/runnige sales, craft sales, parking for the University of Oregon Duck home football games; and Monday Lunch Bunch and bingo for seniors, regularly scheduled community potlucks, holiday events, social events geared towards children; and supplementary food distribution through the Food Pantry and Extra Helpings programs.
- **Homeownership Program.** The Section 8 homeownership program is designed to allow eligible Section 8 participants the option of using their subsidy towards the purchase, rather than the rental, of a home. The overall goal is for families to reach economic self-sufficiency and no longer need any subsidy. Currently, we have six families who have purchased homes with their Section 8 subsidy, and within 12 months, we expect there will be five more families in position to purchase homes. These families have received homeownership education and counseling through NEDCO's Threshold program. One participant purchased a home in Junction City using the Federal Department of Agriculture (USDA) Direct Loan program.

Through the Family Self-Sufficiency Program, 53 families (36 from Section 8 and 17 from public housing) have successfully achieved homeownership. Working in cooperation with non-profit organizations, the FSS program assures that participants receive the financial and homeownership education that will assist them in purchasing and maintaining their homes when they move off of housing subsidies.

Both programs assist participants in accessing downpayment assistance programs, such as, Springfield's SHOP program, Eugene's HAP program, the Oregon Banker's Association program, and IDA's which include Homestart and VIDA. Many participants have also made use of Oregon Housing and Community Services Residential Loan Program (commonly known as State Bond).

- **Low-Income Weatherization Program.** HACSA's Weatherization Program provides comprehensive energy saving services to more than 400 Lane County households annually. The program receives two Federal grants along with matching funds from four local public electric utility partners, Bonneville Power Administration, one private natural gas utility, one private electric utility, and one State-administered oil program. This program works closely with several other community service providers both directly and in terms of referrals to Lane County's REACH (energy education) program, the Cities of Eugene and Springfield home repair programs, as well as a rural rehabilitation program administered by SVdP.

Participant eligibility is based upon household income at or below 60.0% of the State Median guideline. The principal mission of the program is to help families save energy used to heat their homes. This is typically achieved through cost effective investments in building shell improvements and base-load reduction strategies. Additionally, agency energy auditors test and evaluate conditions of a client's home regarding indoor air quality, heating system efficiency, excess moisture, electrical safety, and other energy-related repairs, such as leaking roofs. In terms of program outcomes, weatherization is a significant community service that helps stabilize families, promotes energy awareness/choices, and helps maintain the community inventory of affordable housing.

Implementation

Other Related Strategies (Lead Based Paint, Performance Measures, Monitoring)

Reduction of Lead-Based Paint Hazard

Background

The health risk to young children posed by lead-based paint in residential dwellings is an important local and national issue. Progress in research and technology during the past 25 years has improved the understanding of how children are poisoned and how to better protect them. To address this problem, HUD published its Final Rule to Title X of the 1992 Housing and Community Development Act on September 15, 1999. This rule requires certain prescribed actions by HUD grantees receiving assistance to identify, stabilize, or remove lead-based paint hazards in housing. The scope of activities required by HUD is largely dependent upon the type of housing affected and the amount of Federal assistance provided. Rehabilitation activities using in excess of \$25,000 of HUD funds require the highest level of treatment. The rule only affects residential structures built before 1978.

City-Administered Housing Rehabilitation Programs

In Eugene and Springfield, approximately 70.0% (55,000) of the total housing units were built prior to 1978, and may contain lead-based paint. The vast majority of the homes assisted through each City's rehabilitation program are in this age category. Dealing with the lead-based paint rule has had a significant impact on these programs, including:

- Training current staff or hiring contractors to perform the duties required (including inspection, testing, risk assessment, clearance activities, and follow-up) impacts the housing rehabilitation program budget and staff time.
- Lead-based paint testing and treatment increases the total cost of many projects, meaning either an increased project budget or a reduction in the number of units assisted.
- Temporary relocation of residents while treatment/abatement activities are taking place adds to the project cost and makes higher demands on the assigned staff.
- Contractors qualified to provide the services required for paint stabilization and/or abatement have been identified. Contractors who participate in City housing programs have been made aware of the new requirements.
- Internal policies have been established to determine when the cost of lead-based paint treatment exceeds the benefit of rehabilitating a unit with substantial lead-based paint hazards.

City-Administered Homeownership Programs

The downpayment assistance programs currently administered by each City are also affected by the lead-based paint rule, though not to the extent of the rehabilitation programs. Compliance with the new requirements means visually identifying

deteriorated paint and stabilizing the affected areas using safe work practices. The unit must then be cleared by a certified lead-based paint inspector. It is incumbent on the seller and listing realtor to take the necessary steps to present a “clean” unit upon initial inspection to avoid costs and delays associated with testing, stabilization, and clearance activities. Sellers and buyers may choose to forego using downpayment assistance, if compliance with the lead-based paint rule is perceived as being too burdensome.

Non-Profit Housing Rehabilitation Projects

Rehabilitation activities/improvements and acquisition of older structures undertaken by area non-profit housing providers receiving HUD funds are also affected by the lead-based paint rule. The cost of treating lead-based paint adds to the overall cost of the project. Additional funds may be required to offset the increase in cost. As a result, fewer units are being rehabilitated. Key staff from non-profit agencies have been trained on the lead-based paint rules, however, ultimate responsibility for project compliance will fall on the local jurisdiction that provided the HUD funding to the project.

Performance Measures

Performance Measurement at the City of Eugene

The City of Eugene has a robust performance measurement system that has garnered significant attention recently. One of only ten jurisdictions honored last fall with a Certificate of Distinction from the International City/County Management Association’s (ICMA) Center for Performance Measurement (CPM), the City was also awarded a “Trailblazer Grant” by the National Center for Civic Innovation this year. A joint project of the Government Accounting Standards Board and the Alfred P. Sloan Foundation, the grant will help the City make its performance reporting more accessible and useful to the public.

The City’s performance measures are developed and updated as part of a systematic strategic planning process. Each of the City’s services has developed a service strategic plan (known as a service profile), including performance measures and four-year strategies with measurable targets. These profiles are updated every four years as part of a planning process and submitted to the Citizen Subcommittee of the Eugene Budget Committee for review and adoption.

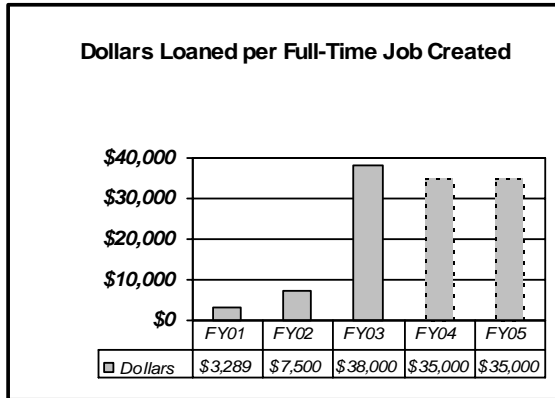
Performance data is reported annually in the budget document, along with measures of progress on the four-year strategies, so decision makers and the public can review the City’s performance as decisions are being made about resource allocation. The City will also begin releasing annual stand-alone performance reports aimed at increasing public understanding of how local government works.

In an effort to identify best practices to improve its own performance, the City participates in the ICMA CPM, which allows the City to benchmark itself against other jurisdictions. Managers use the comparative data to identify top performers and share information. HUD grant staff provides data for the housing template and has access to comparative data from other jurisdictions.

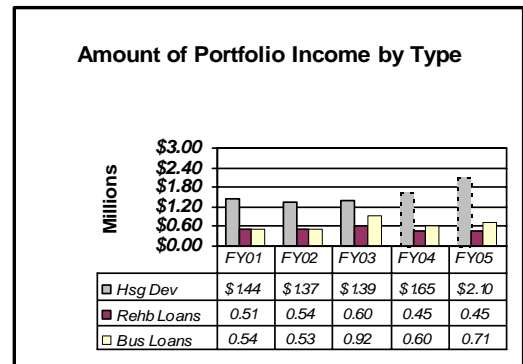
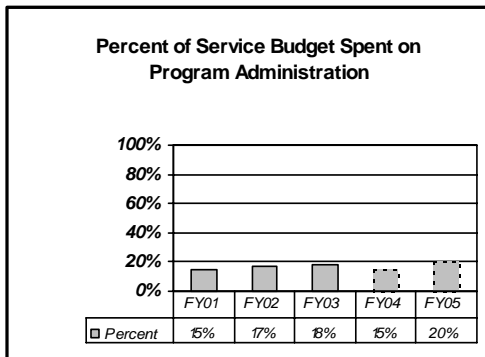
As part of the City-wide performance measurement effort, the City collects, reviews, and reports to the public data for the CDBG and HOME programs on the following measures:

- Effectiveness:

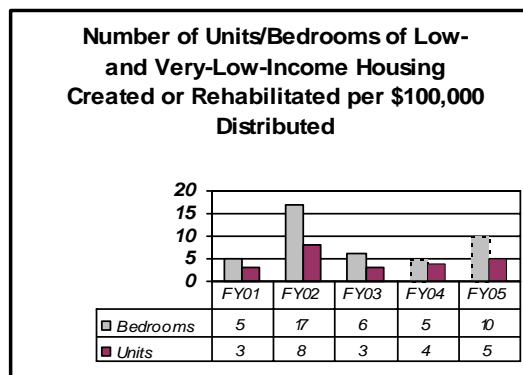
Number and per-unit cost of newly built or acquired housing units					
	FY01 Actual	FY02 Actual	FY03 Actual	FY04 Estimated	FY05 Projected
Units	54	110	69	120	70
Dollars	\$15,304	\$13,332	\$25,550	\$25,000	\$15,000



- Financial:



- Efficiency:



- Customer Satisfaction:

The City surveys both applicants and committee members to determine satisfaction with the allocation process and helpfulness of City staff. Between FY01-04, 90.0% of the applicants and committee members were satisfied. This level of satisfaction is expected to continue for FY04/05.

- Measures of Success for Four-Year Strategies:

Four-Year Strategies (FY04-FY07)
<p>Strategy 1: Provide assistance in the creation, acquisition and rehabilitation of low-income housing units.</p> <p>Measures:</p> <ul style="list-style-type: none"> • Provide resources to create, acquire or rehabilitate an average of 70 low- income housing units per year. • Maintain an average of ten acres in the landbank.
<p>Strategy 2: Assist in the creation of jobs available to low-income individuals and promote diversity of business ownership through small and micro-enterprise lending.</p> <p>Measures:</p> <ul style="list-style-type: none"> • Maintain a ratio of one full-time job per \$35,000 loaned, based on the HUD standard. • Lend 25.0% of total available funds to qualified Emerging Business Loan Pool applicants or for micro-enterprise activities.

These CDBG and HOME measures can be found on the City of Eugene’s website at: <http://www.ci.eugene.or.us>.

Performance measurements for the CDBG and HOME programs begin with the Consolidated Plan. The Consolidated Plan lists priorities and sets projected outcomes over the five-year plan period. These goals and implementation measures address housing, homeless, and community development efforts. In the annual OYAP, the proposed accomplishments are listed on the project sheets.

Progress towards these measures is contained in the annual CAPER. Data is provided at the project level and reported annually to show progress towards the five-year objectives established in the Consolidated Plan.

CDBG- and HOME-related outcomes in the Consolidated Plan 2000 include:

- Number of newly constructed affordable rental units
- Number of housing units rehabilitated or receiving home repairs and accessibility improvements
- Number of first-time homebuyers and homeownership units built

- Affordable rental and homeowner units acquired and rehabilitated or constructed for special populations
- Percent of grant funds committed to public service funding
- Number of non-profit facilities acquired or improved
- Capital improvements in low-income neighborhoods
- Projects completed to eliminate slums or blight
- Architectural barriers removed from City facilities
- Curb ramps installed on a city-wide basis
- Percent of grant funds spent on administration

The City of Eugene has spent the past decade building and improving upon its performance measurement system, and actively seeks new ways to use performance measurements to improve service delivery and increase understanding. Program staff are enthusiastic about the possibility that the current HUD effort to gather data on participants' performance measurement systems will result in the identification of a few common measures grantees can use to benchmark and share data, to supplement the City's current use of ICMA/CPM benchmarking data.

Performance Measurement at the City of Springfield

The City of Springfield incorporates performance measures in its annual budget process. Performance measures are used for each City department and program including the CDBG and HOME programs. Springfield's performance measurement system requires proposed measures for the upcoming fiscal year, a mid-year progress check called "estimated," and an end of fiscal year actual. These are reported for current and prior years in the City's annual budget report. The program outcome and indicators information is provided below:

Outcome: Low-income households are provided with homeownership opportunities
• PERCENT of affordable housing stock in Springfield purchased using SHOP funds
• NUMBER of lenders using SHOP
• NUMBER of realtors using SHOP
Outcome: City housing stock complies with Building Safety Code
• PERCENT of units that continue to meet HQS three years after CDBG rehabilitation
• PERCENT of available CDBG funds
• PERCENT of available CDBG funds used for CD activities (streets, parks, public facilities)

Monitoring

The Cities of Eugene and Springfield staff perform a number of procedures to monitor performance in relation to the objectives stated in the Consolidated Plan, and to ensure compliance with Federal regulations.

Consolidated Plan

Performance measurements for the CDBG and HOME programs begin with the Consolidated Plan. The Consolidated Plan lists priorities and sets projected outcomes over the five-year plan period. These goals and implementation measures address housing, homeless, and community development efforts. In the annual OYAP, the proposed accomplishments are listed on the project sheets.

Progress towards these measures is contained in the annual CAPER. Data is provided at the project level and reported annually to show progress towards the five-year objectives established in the Consolidated Plan.

Subrecipients

Local non-profit service providers sign contracts that set goals, scope of work, and identify the budget for use of CDBG funds. These contracts are administered by Lane County. Quarterly progress reports are submitted. At mid-year, staff from the Cities of Eugene and Springfield and Lane County conduct a desk audit and risk assessment of each agency's performance during the first two quarters of the fiscal year. A follow-up letter is sent to the agency identifying any issues or concerns. These issues are addressed in an on-site follow-up monitoring of selected agencies. Notes and follow-up letters are placed in the agency file.

Non-Profit Capital Improvements

For physical improvements to Eugene non-profit agency facilities, the City directly contracts for the work, thereby not creating a formal subrecipient relationship. The use of the funds does trigger a period of benefit; however, a Trust Deed is recorded as a lien against the property to secure the City's interest.

- For grants up to \$25,000, the grant is forgiven after five years. If the agency discontinues providing services in these first five years, the grant amount must be repaid in full.
- For grants \$25,000 and over, the grant is fully forgiven after ten years. If the agency discontinues providing services in the first five years, the grant amount must be repaid in full. The grant amount is then forgiven incrementally over the next five years.

The City of Springfield ensures the period of benefit through a contractual agreement.

HOME-Assisted Housing Developments

The housing developer is required to submit a summary of the income certifications annually. On-site monitorings are conducted annually by City staff. Individual tenant files are reviewed for tenant income certifications, HOME lease provisions and tenant protections, initial lease period, and rent and utility levels. Housing Quality Standards (HQS) inspections are conducted by an outside contractor on a one-, two-, or three-year cycle based on the number of HOME units in the housing development. The HQS inspector summarizes the findings and performs any follow-up work that was required. These inspection forms are filed in the project file.

Consortium Monitoring

The Cities of Eugene and Springfield operate under a Memorandum of Agreement that states the program responsibilities within the Consortium. The City of Eugene, as lead entity in the consortium, conducts an annual monitoring of the City of Springfield's participation in the HOME program responsibilities.

Single Audit Monitoring

The Cities of Eugene and Springfield financial systems are subject to review by the external auditors annually.

Project Management

A project manager is assigned to each Federally-funded project. The project manager reviews a project for compliance throughout the implementation of the project. The project contract includes a scope of work, timeline, and budget which clearly defines the project.

Timeliness

The Cities of Eugene and Springfield monitor expenditures throughout the fiscal year and maintain projections in order to ensure the timely expenditure of funds. By mid-year, if it is apparent that expenditures are lagging, ready-to-go projects are identified and reprogramming the funds is recommended.

Appendix

Glossary of Terms

- **At-risk household** – *household with problems that may lead to homelessness*
- **Chronically Homeless** – *an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or who has had at least four episodes of homelessness in the past three years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter.*
- **Cost burden** – *paying more than 30.0% of household income for housing costs, including utilities*
- **Disabling condition** - *A disabling condition is defined as a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability including the co-occurrence of two or more of these conditions. A disabling condition limits an individual's ability to work or perform one or more activities of daily living.*
- **Extremely low-income** – *households with incomes at or below 30.0% of the county median family income*
- **Housing problem** – *cost burden and/or overcrowding*
- **Low-income** – *households with incomes at or below 50.0% of the county median*
- **Moderate-income** – *households with incomes between 50.0% and 80.0% of county median*
- **Overcrowded** – *a housing unit with more than one person per room*
- **Severe cost burden** – *paying more than 50.0% of household income for housing costs, including utilities*
- **Substandard housing** – *housing that does not meet local code standards for occupancy*
- **Unmet need** – *shows the number of renter and existing homeowner households that are experiencing moderate to severe housing problems; overcrowding, serious repairs, and spending more than 30.0% of household income for housing costs*

Acronyms

ACS – *The Census American Community Survey*
ADA – *American’s with Disabilities Act*
AMI – *Area Median Income*
CAAC – *Lane County’s Community Action Advisory Committee*
CAPER – *Comprehensive Annual Performance Evaluation Report*
CASA of Oregon – *Community and Shelter Assistance Program*
CDBG – *Federal Community Development Block Grant*
CDBG-AC – *Eugene Community Development Block Grant Advisory Committee*
CHAS – *Comprehensive Housing Affordability Strategy*
CIP – *Capital Improvement Program*
CPI – *Consumer Price Index*
CPM – *Center for Performance Measurement*
EGS – *Emergency Shelter Grant*
ERSI – *Environmental Research Systems Institute, Inc.*
ESG – *Eugene Shelter Grant*
EWEB – *Eugene Water and Electric Board*
FMR – *Fair Market Rents*
FSS – *HACSA’s Family Self-Sufficiency Program*
HACSA – *Housing and Community Services Agency*
HAP – *Eugene First Time Homebuyer Assistance Program*
HOME – *HOME Investment Partnerships Program*
HPTF – *Lane County’s Homeless Prevention Task Force*
HOPWA – *Housing Opportunities for Persons with Aids*
HPB – *Intergovernmental Housing Policy Board*
HQS – *Housing Quality Standards*
HSC – *Intergovernmental Human Services Commission*
HUD – *Federal Department of Housing and Urban Development*
IADL – *Instrumental Activities of Daily Living (meal preparation, housekeeping, etc)*
ICMA - *International City/County Management Association*
IDA – *HACSA’s Individual Development Accounts*
LCC – *Lane Community College*
LIFT – *Living Independently Following Treatment*
LMI – *Low-Moderate Income*
MFI – *Median Family Income*
MHI – *Median Household Income*
MSA – *Metropolitan Statistical Area – Lane County*
NAHB – *National Association of Home Builders*
NEDCO – *Neighborhood Economic Development Corporation*
NLIHC – *National Low-income Housing Coalition*
OECD - *Oregon Economic and Community Development Department*
OHP – *Oregon Health Plan*
OYAP – *One-Year Action Plan*
PDD – *City of Eugene Planning and Development Department*
PHAS – *Public Housing Assessment System*
POS – *City of Eugene’s Parks and Open Space Division*
RFP – *Request for Proposals*
RLS – *Residential Lands Study*
ROSS - *HUD Resident Opportunities and Self-Sufficiency Grant*

SASS – *Sexual Assault Support Services*
CDAC – *Springfield Community Development Advisory Committee*
SDC – *Systems Development Charges*
SVdP – *St Vincent dePaul Society of Lane County*
SHOP – *Springfield Home Ownership Program*
SOCDS – *HUD's State of the Cities Data System*
SRO – *Single Room Occupancy*
SSI – *Supplemental Security Income*
TAG – *Tenant Advisory Group*
TANF - *Temporary Assistance to Needy Families*
UGB – *Urban Growth Boundary*
USDA – *Federal Department of Agriculture*
VHDZ – *Vertical Housing Development Zone*
VIDA – *HACSA's Valley Individual Development Accounts Collaborative Program*