

CITY OF SPRINGFIELD

2010/11 Consolidated Annual Performance and Evaluation Report (CAPER)

Community Development Block Grant (CDBG)

HOME Investment Partnerships Program (HOME)

Preface

This Consolidated Annual Performance and Evaluation Report (CAPER) is the first in a series of five annual reports for activities undertaken to address housing and community needs described in the Eugene-Springfield 2010 Consolidated Plan. 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. The activities reported in this CAPER cover the first year of the five-year period beginning July 1, 2010 and ending June 30, 2015 (fiscal years 2010 through 2014).

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.

The 2010 Consolidated Plan was created from data collected from the 2000 Census, the American Communities Survey, locally initiated community surveys and questionnaires, and testimony from private citizens, community groups and housing and service providers. The data was compiled and analyzed to determine the projected housing and community development needs for the community for the upcoming five-year period. The result is a comprehensive document describing the community and the people who live here, an assessment of their needs and a strategic plan to address these needs for the period beginning July 1, 2010 and ending June 30, 2015. The Eugene-Springfield Consolidated Plan 2010 is available for viewing at the Springfield Library, or it can be viewed on-line at:

http://www.springfield-or.gov/dsd/Housing/documents/2010ConPlan_001.pdf

NARRATIVE STATEMENTS

The following narrative statements describe activities undertaken by the City of Springfield with CDBG and HOME program funds during the fiscal year beginning July 1, 2010 and ending June 30, 2011 (FY10/11).

Assessment of Five-Year Plan Goals and Objectives

The program year ending June 30, 2011 is the first year of the five-year period covered by the new 2010-2015 Eugene-Springfield Consolidated Plan. The City of Springfield received \$663,255 in CDBG funds for FY10/11. This was a significant increase from the previous year. The City of Springfield is also a member of the Eugene-Springfield HOME Consortium and received a HOME allocation of \$464,954. Using CDBG and HOME program funds, the City of Springfield initiated activities to address the following areas of high priority as identified in the Consolidated Plan 2010.

• *Increase Homeownership Opportunities*

The Springfield Home Ownership Program (SHOP) received an initial FY10/11 HOME allocation \$331,100 to provide downpayment assistance to low-income first-time homebuyers. The maximum SHOP assistance is \$10,000 per household. The funds are to be used by the buyer to assist with downpayment and associated closing costs. The City of Springfield was able to provide assistance to 31 low-income households in FY10/11, two of which were female-headed households. Springfield's projected five-year outcome for assistance to first-time homebuyers as shown in the 2010 Consolidated Plan is to provide assistance to 150 households. Since its inception, the SHOP has helped 517 first time homebuyers purchase homes in Springfield.

Springfield-Eugene Habitat for Humanity (HfH) continues development of the Meyer



Subdivision, which when completed will provide 10 affordable home ownership units to low and very low-income families that transitioned through the HfH program. Previous HOME allocations totaling \$160,000 allowed the agency to begin the development of eight units, seven of which have been completed and occupied, with one under construction. HfH received an allocation of \$40,000 of FY09/10 HOME funds to assist with the construction of the final two of the units in this subdivision. HfH serves and works in partnership with low-income individuals and families with incomes from 30-60% of the area median. The families are selected based on need, willingness to partner and ability to pay. Meyer Subdivision is located on an infill site at 49th and A streets in Springfield. The unique design and layout of the subdivision optimizes density and makes efficient use of an infill lot.

- ***Increase Supply of Affordable Rental Housing***

There are no activities to report.

- ***Maintain Existing Housing***

\$120,000 in CDBG funds was budgeted to the City's Housing Rehabilitation Programs to benefit low- and very low-income owner-occupants, by providing grants and interest-free loans for the purpose of home rehabilitation. During the reporting period, the City assisted 69 households with 96 urgent repairs through the Emergency Home Repair Program. Of these, 46 were female-headed households.

The City also manages a program designed to assist very low-income disabled or elderly homeowners with the upkeep of the exterior of their properties. Called the CHORE program, eligible activities include lawn mowing, pruning, and gutter cleaning. The program provided assistance to 10 households through 14 work requests in FY10/11. This program is funded from program income received as CDBG loan repayments. Because it is a public service, this activity is subject to the statutory 15% CDBG cap.

- ***Housing for Special Needs Populations***

The Afiya Apartments is a new facility developed by Brethren Community Services as part of a compact, mixed-use urban village located on three contiguous parcels on Main Street. The Afiya Apartments consists of 16 affordable housing units for very low-income persons with psychiatric disabilities. The HUD 811 program will be providing the bulk of the funding for this project. The City allocated \$200,000 of FY10/11 HOME funds to go along with a previous allocation of \$215,000 of FY08/09 HOME funds to help with the development of the Afiya Apartments. Completed in 2010, the Afiya Apartments will help residents achieve and maintain semi-independent living. Supportive services will be provided to promote interpersonal skills, income-generating skills, and greater self determination in affecting constructive life changes all towards the goal of successful independent living. There are 10 HOME assisted units in the Afiya Apartments.



Mainstream Housing, Inc. emerged in 1990 out of a desire to improve the quality of construction, design and livability of licensed group homes being built for people with developmental disabilities. In 2003, with the assistance of HOME funds, the agency acquired and renovated the Aquarius Apartments, an aging 2-building, 26 unit housing complex. The Aquarius Apartments serve low and very-low-income households. 11 units are dedicated to households at or below 30% AMI with developmental disabilities. Mainstream Housing received an allocation of \$13,213 of CDBG FY10/11 funds to rebuild the parking area at the west building. The parking lot was crumbling and flooding during wet weather, and presented a hazard for the tenants, especially those with disabilities. The

agency completed the rebuild in 2010.

- ***Prevention of Homelessness***

In response to concerns from social service agencies and advocates, the City of Springfield took the initiative to design and implement an Emergency Rental Assistance Program in 2003. The main principle behind the program is the realization that good renters are losing their homes because of a single episode of extreme financial hardship. This is often the result of illness or injury, loss of a job, or other catastrophic events in their lives. The loss of a paycheck or the necessity of using rent money for medical or other emergency expenses can put some families in a financial hole they cannot get out of. The program was designed to address this problem and to help good renters with a stable rental history avoid eviction for a single episode of non-payment of rent. The program uses CDBG funds to pay up to 60% of one month's rent for a qualified household. It is a one-time assistance, not an ongoing subsidy program. The program guidelines were created to allow a quick response time, while providing safeguards against abuse of the program. This is a public service and is subject to the CDBG statutory cap of 15%. Available public service funds were very limited. In FY10/11 this program assisted 14 households. Of these five were female head of household and four were minority households.

- ***Increase Supply of Transitional Housing for Homeless Households***

No activities to report.

- ***Infrastructure Improvements and Public Facility Needs (Non-housing CD Plan)***

Full Access and their partner agency Oregon Supported Living Program provides services for persons with developmentally disabilities. Full Access owns and manages a 2-story facility on Charnelton Street in Eugene, from which they provide employment, job training and skill development services for their clients. Approximately 32% of their clients are from Springfield. Many of their clients have disabilities with



prevent them from accessing services on the second floor. Full Access applied for and received \$70,000 of FY09/10 CDBG funds to help with the construction of an elevator and related accessibility/safety improvements to allow access to the second floor. The elevator system was completed shortly after the end of this reporting period, and the agency expects to be able to dedicate the improvements in September 2011.

Mt. Vernon Elementary School received a CDBG allocation of \$35,370 to install new playground apparatus and full access ground covering on its playground. The previous equipment and ground cover made access and participation difficult for students, faculty and neighbors with physical disabilities. Mt. Vernon ES serves a neighborhood that is 55% LMI. 58% of the students that attend the school are eligible for the Free and reduced Lunch

Program. The playground is actively used by the residents of the surrounding neighborhoods during all non-school hours.

The following CDBG-R activity received funding prior to FY09, but was completed in this reporting period.

The renovation of the Brattain House was completed in FY10. The Brattain House is one of two SPS projects that received an allocation of 2009 CDBG-R program funds. Built in 1915, the Brattain House is located between two of Springfield's highest poverty schools. The Brattain House is home to the Springfield Family Resource Center which includes the Homeless Student Program and the English Language Learners Program. In addition to these SPS programs, the facility is used by several community and social service agencies to provide supportive services for high-need and at-risk students and their families. According to SPS, several thousand students and their families receive services at Brattain House each year. The Brattain house is an important and extensively used facility, and needed substantial renovation to extend its useful life. The \$61,227 CDBG-R investment in this public facility will provide long term economic and educational benefit for children and families most affected by the recent economic crisis. Without Brattain House, important programs would be lost or significantly reduced.

- ***Micro-Enterprise Assistance***

In the fall of 2003, the Springfield City Council approved and adopted the designation of the Springfield Downtown Redevelopment Area. It was determined that this area met the CDBG requirements of 24 CFR §570.208(b) which provides for the elimination of slums and blight on an area basis and the 2005 Consolidated Plan was amended to include the designation. The Downtown Redevelopment Area has boundaries of South A Street on the south, 10th Street on the east, B Street on the north and Mill Street on the west. Two economic development activities in the redevelopment area received CDBG support in FY10/11. They both fall under the category of Micro-Enterprise Assistance.

eDev and the Neighborhood Economic Development Corporation (NEDCO) each received a CDBG allocation of \$15,000 to assist with the business development services associated with the creation of HATCH, a small business incubator program. NEDCO has used its portion of the CDBG funds to develop the HATCH program and to provide space and service for four micro-businesses in its downtown location. NEDCO provides internet access, financial training and management, and reduced rental rates for the businesses. eDev, formerly Lane Microbusiness is using its CDBG funds to provide technical assistance and professional training to the HATCH businesses, and to help them grow and expand. Three of the four spaces in the HATCH Business incubator Program have been filled.



Momma's Kitchen Restaurant received a \$12,000 CDBG Business Development Loan to

help them make improvements to their restaurant. The restaurant is located on the first floor of the Royal Building, and specializes in Southern Cooking. This activity is being funded as Micro Business Assistance. The loan is structured as a zero-percent interest, forgivable loan, and the funds are being used by the owners to address electrical, exhaust and air circulation needs associated with the demands of their cooking style, and to promote their business through advertisement. The restaurant is currently being operated by its two owners, with additional jobs becoming available as the business grows and improves.

- **Public Service Needs**

The City of Springfield contributed 15% of its annual CDBG grant (the maximum allowed) to the Human Services Commission (HSC). For FY10/11, this amounted to \$99,488. The HSC then allocated the funds to area agencies for the purposes of providing emergency shelter, counseling, and other supportive services for the benefit of homeless households and persons with special needs as identified in the current Consolidated Plan. Persons with special needs include abused children, at risk and homeless youth, and developmentally disabled adults. Agencies supported by the FY10/11 CDBG allocation are Catholic Community Services, St. Vincent de Paul's First Place Family Center, Food for Lane County, White Bird Medical Clinic and the Relief Nursery.

Springfield also authorized an allocation of \$23,248 from the HOME program to be divided among area Community Housing Development Organizations (CHDOs). This allocation represents 5% of the annual HOME grant, and together with a proportional contribution by the City of Eugene, provided operating support for St. Vincent de Paul, NEDCO, Metropolitan Affordable Housing Corporation, and Mainstream Housing, Inc.

- **Planning Needs**

The City authorized \$132,651 from its FY10/11 CDBG allocation toward planning and administrative activities to support ongoing comprehensive and refinement planning activities, and grant management functions. \$46,495 from the FY10/11 HOME allocation was also allocated for planning and administration purposes. These activities are necessary to ensure compliance with Federal and local objectives of the CDBG and HOME programs.

Affirmatively Furthering Fair Housing

Please refer to the section entitled "Eugene-Springfield Consortium" for information about Springfield's efforts to address impediments to fair housing Choice and to affirmatively furthering fair housing.

Affordable Housing

The City of Springfield continues to commit resources towards its objective of providing affordable housing opportunities to its residents. The availability of "buildable lands" continues to decrease as Springfield grows, and it is a concern that the current inventory of residential lands cannot support the growth that is projected for the next 20 years. The City of Springfield is nearing completion of a residential lands study, which includes an inventory of vacant or underdeveloped parcels, and identifies areas where the City can expand its urban growth boundary to accommodate the projected growth. Shortage of land and the uncertainty about how the City will accommodate future growth adds to the anxiousness surrounding the local housing market.

Other Actions

The fifth annual Project Homeless Connect for Lane County was held at the Lane Convention Center on March 17, 2011. This event provides a comprehensive array of services such as food, clothing, medical and dental, housing advocacy, and other basic needs. Although services were expanded over previous years, they were consolidated in a more efficient layout, and successfully served over 1600 guests. The City of Springfield again provided funding and staff support for this event.

The City maintained its commitment and participation in the Housing Policy Board (HPB), and provides support staff to the HPB. The mission of the HPB is to increase the availability of decent, affordable housing for low- and very low-income families and individuals in Lane County. Comprised of elected officials, staff, and private citizens representing Eugene, Springfield, Lane County, and the Housing and Community Services Agency (HACSA), the HPB sets policy, reviews projects and allocates project funding, and advocates for regional housing proposals in State and Federal funding rounds.

The City of Springfield continues to provide updated and timely housing and community development information to the public through our Housing Programs and Community Development website. Major housing and CD activities have their own webpages, with links to individual program pages, application forms, publications and other information. Anyone with internet access can now find information regarding income eligibility, program guidelines and requirements and examples of past and current projects. Webpage design and content is updated as necessary by the housing staff, to provide the most current information available. The City of Springfield Housing and Community Development webpage can be found at:

<http://www.springfield-or.gov/dsd/Housing/housing.home.htm>

The Springfield Library has a number of computers stations that are available for public use. To further increase accessibility to information, Springfield's City Hall is now fully Wi-Fi accessible.

Leveraging Resources

The commitment of local CDBG and HOME funds for eligible housing developments has enabled affordable housing developers to obtain additional financial support from "outside" sources. This is referred to as "leveraging" and significantly increases the impact and value of the local subsidy. Springfield has been able to leverage Lane County Road Funds, Federal Low-income Housing Tax Credits and HOPE funds, Housing Trust Funds, Homeownership Assistance Program funds and HELP funds from the State of Oregon, and Affordable Housing Program funds from the Federal Home Loan Bank. Additional financial and technical support has been obtained from the Enterprise Foundation and homeownership assistance and a utility assistance grants from the Windermere Foundation. Non-housing related resources that have been leveraged by local funds include HUD Economic Development Initiative (EDI) Special Projects Grants for the Wildish Theater, and a State of Oregon Downtown grant for the Emerald Empire Art Center.

An allocation of CDBG or HOME funds for public facilities, often the first funds committed to a project, has proven to be instrumental to fundraising efforts for recipient organizations. NEDCO, SVdP, the Springfield Renaissance Development Corporation, EEAA, Sheltercare and the Relief Nursery have all been successful in using their CDBG allocation as leverage for raising additional funds from private sources for public facility projects. SVdP, NEDCO, Metropolitan Affordable Housing, and Mainstream Housing have used HOME funds to successfully leverage other funding sources for housing projects.

Springfield understands the importance of leveraging funds, and has refined its local allocation process to allow affordable housing developers to take full advantage of the funding available from “outside” sources.

Section 108 Funds

Section 108 is a loan guarantee program that HUD provides to help finance the development of CDBG-eligible projects through the solicitation of low-interest long-term notes from private investors. These notes are guaranteed by HUD with the jurisdiction’s future CDBG allocations. The amount of the Section 108 loans can be substantial, as the jurisdiction may borrow up to five times its annual CDBG allocation. Section 108 funds are treated as CDBG funds and must meet the program’s eligibility requirements, including a CDBG national objective. As with CDBG funds, at least 70% of Section 108 funds must be used on projects that primarily benefit low- and moderate-income households.



Springfield received its first Section 108 allocation in FY09-10 to help with the acquisition of the NEDCO Building in downtown Springfield. The acquisition was completed in January 2010 with the funding of the Section 108 loan. There are four affordable apartments on the second floor of the building, a commercial space on the ground floor fronting Main Street, with offices and a classroom situated behind the commercial space. NEDCO moved its corporate headquarters from Eugene into the NEDCO building and is operating the

Homeownership Center of Lane County from its new classroom at the downtown location. This project qualifies under several CDBG national objectives/activities: LMI-housing, LMI-jobs and LMI-clientele.

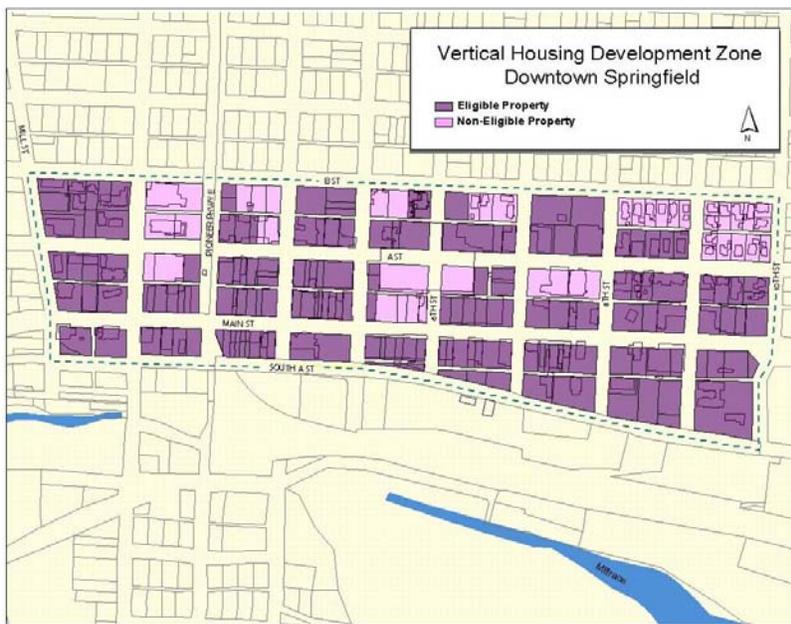
Interim Financing with HOME Program Funds

When HOME funds are awarded to a project, the funds are reserved in the Federal disbursement system. If the project that received the HOME allocation is not ready to draw down the funds, the City may use the funds on an interim basis to assist other HOME-eligible projects. Most often this interim financing is used for immediate construction financing, which can save an affordable housing project thousands of dollars in interest. The project developer that is using HOME interim financing must demonstrate that it has the ability to repay any funds drawn within 45 days of notice. This is usually demonstrated

by a loan commitment from a bank, in an amount equal to the amount of the interim financing. Interim financing with HOME funds can significantly increase the City's ability to assist affordable housing projects by using a single allocation of funds for the benefit of multiple projects.

Vertical Housing Development Zone

On July 26, 2004, the City Council adopted a resolution authorizing the City to apply for a Vertical Housing Development Zone designation to the State. The purpose of the VHDZ program is to encourage the development of multi-unit housing above commercial spaces in urban cores by providing a partial tax exemption on increased property value for qualified developments. The City received notification from the Oregon Economic and Community Development Department on October 12, 2004 that we are the ninth VHDZ in Oregon. Springfield's Vertical Housing Development Zone is bounded by South A Street on the south, 10th Street on the east, B Street on the north and Mill Street on the west. The VHDZ has the same boundaries as the Downtown Redevelopment Zone.



Receiving a Vertical Housing Development Zone designation from OECDD is an important step in the process of revitalizing Springfield's downtown. A significant residential component will provide support to commercial development and enhance public safety. The VHDZ designation will encourage such development by offering partial property tax exemption to qualified projects. This is not a low-income housing program since it applies equally to all levels of housing. It does not sacrifice commercial space in favor of residential use.

Instead, the VHDZ program encourages both commercial and residential development, since a development must have both residential and commercial components to be able to qualify under the VHDZ program. Although this program offers tax exemptions to qualified projects, it is designed to ensure that taxing districts will not be negatively impacted. The tax exemption applies only to the *additional value* created by the project. Districts will receive taxes on 100% of the "pre-project" value of the property, plus taxes on at least 20% of the additional value created by the VHDZ project. Then after 10 years, the exemption expires and taxing districts will receive taxes on the full value of the property. In addition, VHDZ projects may stimulate commercial business in the immediate area, and cause surrounding property values to increase as a result.

The State of Oregon developed the VHDZ program to help revitalize downtowns and urban core areas throughout the state by encouraging the construction of housing over commercial spaces in these areas. Providing housing opportunities in these areas may stimulate economic, social, and cultural growth, and can be a tool for cities to use in their efforts to bring new energy and vitality to depressed or stagnant downtown areas. The

Springfield City Council has placed redevelopment of the downtown at or near the top of their highest priority goals list for the past ten years. Inherent to the successful redevelopment of any neighborhood is the infusion of new or remodeled dwellings and an increase in the number of people residing in the area. More residents also equal more customers for downtown merchants. This relationship furthers the Council goal of a stronger, more diverse *but local* economy. It is also consistent with the transportation strategy of reducing individual vehicle trips by placing homes, jobs, and goods in close proximity and accessible via public transportation.

Creating a VHDZ in Springfield was a primary factor in attracting the Royal Building project to downtown Springfield. Without the property tax exemption that the program provides, it would have been very difficult for SVDP to demonstrate necessary cash flow requirements for the project. Other developers and downtown property owners have expressed interest in the benefits of the VHDZ program as they consider development or redevelopment of downtown properties.

Self Evaluation

The City of Springfield undertakes housing and related activities only when such activities are supported by the Consolidated Plan. Since its publication, the goals and priorities of the Consolidated Plan 2010 have guided the City in the allocation of HOME and CDBG funds, and in its administration of housing programs citywide. This report of annual accomplishments reflects the effectiveness of this approach. The current economic conditions have made this an especially challenging period. Existing programs and policies are being reviewed and evaluated for effectiveness and refined to reflect the changing needs of the community.

After the first year of the five year planning period, the City has made good progress in meeting its annual and five-year goals in most housing and community development categories.

The City continues to search for ways to help low-income people with their housing, health and economic needs. As the demand on available resources increases, creativity and innovation will be key factors in the funding and administration of housing and community-based projects and programs. As the City of Springfield moves forward, its commitments to invest in its citizens, improve its housing stock, and revitalize its neighborhoods will remain top priorities.

Housing and Community Development Performance Measures

Specific Objective ID	Specific Annual Objectives	Source of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete
DH-1 Accessibility of Decent Housing							
DH -1.11S	Mainstream Housing, Parking lot accessibility improvements	CDBG	<ul style="list-style-type: none"> # of LMI households assisted 	2010	11 households	11 households	100%
DH-2 Affordability of Decent Housing							
DH-2.11S	BCS – Afiya Apartments 1082 Main Street, to provide affordable rental housing for LMI persons with psychiatric disabilities.	HOME	<ul style="list-style-type: none"> # of HOME units created for persons with psychiatric disabilities 	2010	10 units	10 units	100%
DH-2.1S	Springfield Home Ownership Program (SHOP), to provide affordable homeownership opportunities	HOME	<ul style="list-style-type: none"> # of low-income households assisted 	2010	40 households	31 households	78%
				2011			
				2012			
				2013			
				2014			
DH-3 Sustainability of Decent Housing							
DH-3.1S	Owner-occupied rehabilitation programs, to preserve housing stock <ul style="list-style-type: none"> EHR SHIP CHORE 	CDBG HOME	<ul style="list-style-type: none"> # of households receiving emergency assistance # of rehab. loans # of CHORE repairs 	2010	110 households	81 households	74% pending
				2011			
				2012			
				2013			
				2014			
DH-3.2S	Rental Assistance Program, to prevent homelessness	CDBG	<ul style="list-style-type: none"> # of families assisted 	2010	30 households	14 households	47% pending
				2011			
				2012			
				2013			
				2014			
SL-1 Accessibility of Suitable Living Environment							
SL-1.11S	Mt. Vernon ES Playground improvements, 935 Filbert Lane. Purchase and installation of new apparatus and ground cover to increase recreational opportunities for LMI and handicapped persons	CDBG	<ul style="list-style-type: none"> # of LMI students benefiting from improvements 	2010	293 students	293 students	100%
SL-1.12S	Relief Nursery, development of Springfield facility, to expand services to LMI persons	CDBG	<ul style="list-style-type: none"> # of LMI persons receiving childcare and parenting services 	2010	630 persons	Pre-develop.	0%

SL-2 Affordability of Suitable Living Environment							
SL-2.11S	Volunteers in Medicine, move low cost health clinic to a larger facility in Springfield, 2260 Marcola Road.	CDBG	<ul style="list-style-type: none"> # of LMI persons receiving health care at new facility 	2010	2000 persons	2200 persons	110%
SL-3 Sustainability of Suitable Living Environment							
SL-3.1S	Human Services Commission, to provide services to LMI persons <ul style="list-style-type: none"> Food For LC Relief Nursery Looking Glass Catholic Community Services SVDP Night Shelter 	CDBG	<ul style="list-style-type: none"> # persons receiving shelter # persons receiving food # persons receiving counseling # persons receiving other services 	2010	13,361 persons	13,367 persons	100%
				2011			
				2012			
				2013			
				2014			
SL-3.2S	Project Homeless Connect for Lane County, to provide services to homeless persons	CDBG	<ul style="list-style-type: none"> # of LMI persons served during the one-day event tracked by FY, not event year 	2010	1500 persons	1600 persons	107%
EO-1 Accessibility of Economic Opportunity							
EO-1.11S	eDev – NEDCO, joint project to establish downtown microbusiness incubator and provide training and technical assistance for participants	CDBG	<ul style="list-style-type: none"> # LMI businesses receiving MB assistance 	2010	4 businesses	3 businesses	75%, pending completion
EO-2 Affordability of Economic Opportunity							
	No Activity						
EO-3 Sustainability of Economic Opportunity							
EO-3.11S	Momma’s Kitchen Restaurant, restaurant improvements to increase business	CDBG	<ul style="list-style-type: none"> # of LMI microbusinesses assisted 	2009	1 business	1 business	100%

**TABLE 3B ANNUAL HOUSING COMPLETION GOALS
FY 2010/11 City of Springfield**

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Actual Number Completed	Resources used during the period	
			CDBG	HOME
Acquisition of existing units	0	0		
Production of new units	10	10		X
Rehabilitation of existing units	0	0		
Rental Assistance	30	14	x	
Total Sec. 215 Rental Goals	40	24		
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)				
Acquisition of existing units	0	0		
Production of new units	0	0		
Rehabilitation of existing units	110	81	x	
Homebuyer Assistance	40	31		x
Total Sec. 215 Owner Goals	150	112		
ANNUAL AFFORDABLE HOUSING GOALS BY HOUSEHOLD (SEC. 215)				
Homeless households assisted	30	14	x	
Non-Homeless households assisted	150	141	x	x
Special Needs households assisted	10	16	x	
Total by Household Sec. 215 Goals	190	171		
ALL ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)				
Annual Rental Housing Goal	40	24	x	x
Annual Owner Housing Goal	150	112	x	x
Total Annual Housing Goal	190	136		

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds. HOME regulations are used to define affordable rental housing (24 CFR 29.252) and affordable ownership housing (24 CFR 29.254).

Community Development Block Grant-funded Activities

This narrative statement addressed issues pertaining to the CDBG program, as administered by the City of Springfield. All of the projects which received CDBG funding in FY09/10 meet one of two CDBG National Objectives: 1) benefit primarily low- and moderate-income households, or 2) assist in the elimination of slums and blight. CDBG funds are allocated annually through a competitive RFP process. Proposals are judged on their community impact, financial feasibility, and benefit to targeted populations. The Springfield Housing Programs, whose primary goal is to keep people in their homes by maintaining the current housing stock, received an allocation of \$120,000 for this purpose. The HSC, which administers social services programs for the benefit of low- and very low-income households countywide, received \$99,488 which is equal to 15% of the annual CDBG allocation (the maximum allowed by HUD).

As mentioned in the section entitled Leveraging Resources, the City of Springfield values the capacity of CDBG to leverage other resources for the benefit of projects serving low-income populations. Priority is given to proposals which demonstrate a high level of leveraging. Resources that have been committed through this process include Lane County Road Funds, Low-income Housing Tax Credits, grants from private sources (banks, foundations, etc.), State Housing funds (trust funds, HELP, Homeownership Assistance Program), and in-kind donations, including sweat-equity such as what is provided at Habitat for Humanity projects. The City also assisted affordable housing developers in regional and national competitions by providing requested certifications of consistency with Federal HUD programs. Agencies which have benefited from this action include St. Vincent de Paul and NEDCO. Certifications of consistency are provided upon request in a fair and impartial manner, after appropriate review by City staff.

The City of Springfield, as a CDBG grantee, continues to take appropriate action and implement necessary programmatic and policy changes to ensure that the activities carried out with CDBG funds are consistent with the priorities and goals of the Consolidated Plan.

CDBG and HOME Summary of Housing Programs

- **Springfield Home Improvement Program (CDBG).** The goal of the SHIP is to assist low- and very low-income households with keeping their homes decent, safe, and sanitary. Maintaining and improving the current housing stock is a stated priority of the Consolidated Plan 2005. The program allows the City to loan up to \$20,000 to a qualified household for the purpose of rehabilitating their home. The loan is generally set up to be deferred with no interest. The loan is repaid when the borrower sells the property, refinances, changes the use of the property, or when the property is no longer the primary residence of the borrower. Occasionally, due to property or title constraints, the loan is set up to be repaid in scheduled installments.

The rehabilitation activities are subject to City inspection and approval and in most cases the homes are brought up to minimum housing quality standards. The exception is when work is done outside the living envelope such as a roof repair or repair to the sanitary sewer hookup. In these instances, the homeowner may apply for funding limited to the specific activity. All of the projects benefited low- or very

low-income households. Periodic drive-by inspections are done of properties receiving assistance through this program. Of more than 100 properties with CDBG loans still outstanding, over 90% continue to meet community housing standards.

- **Emergency Minor Home Repair Program (CDBG).** This program provides grants of up to \$2,000 to qualified very low-income households for emergency plumbing, electrical, mechanical, and structural repairs to their homes. The component to be repaired must present an immediate health or safety issue for the occupants of the dwelling. This activity also meets the Consolidated Plan 2010 priority of maintaining existing housing stock. All of the projects benefited very low-income households.
- **The CHORE Program (CDBG).** This program provides assistance to elderly and disabled very low-income households for general yard and property maintenance. The Chore Program is considered a public service program, and is subject to the CDBG public service cap. Funding for this program is provided from CDBG program income, 15% of which can be used for eligible public service activities. The primary purpose of the CHORE Program is to help residents maintain the exterior appearance of their home and property to the same general standards of the surrounding neighborhood, making them less likely to be victimized by predators that target low-income, elderly or disabled persons.
- **Emergency Rental Assistance Program (CDBG).** The City of Springfield implemented this program beginning July 2003, and the demand for assistance has been greater than anticipated. This program is designed to assist very low-income families with good, stable rental histories to overcome a single episode of hardship that severely impacts their ability to pay the current month's rent. The program provides 60% of a single month's rent up to \$400 directly to the landlord of the impacted family. The family must be able to pay the remaining 40% and any late fees incurred. This program received limited funding in FY10/11.
- **Springfield HOME Ownership Program (HOME).** Since its creation in 1993, the Springfield Home Ownership Program has helped over 500 first time homebuyers purchase homes in Springfield. Home ownership is a very high priority for the Springfield City Council. For FY10/11, the SHOP helped 31 families become first-time homeowners.

CDBG Program Income

The City received only \$2,616 of CDBG program income in FY10/11. Program income is generated primarily from the repayment of housing rehabilitation loans and loan fees. Very few loans were repaid during the reporting period. As fewer loans are made and old loans are being repaid the City will no longer be able to rely on a steady stream of program income to fund our housing programs. Program income generated from loan repayments is made available for CDBG eligible projects, programs and activities in the next funding year.

CDBG Program, Overall Benefit to Low and Moderate Income Persons

The City of Springfield has selected to aggregate the use of CDBG funds during program years 2008, 2009 and 2010. With the close of the three-year period, the total amount of CDBG funds subject to the low/mod benefit calculation was \$1,663,964. The amount expended on low/mod benefit activities was \$1,663,964 or 100%.

Certifications of Consistency

The City of Springfield verified certification of consistency with the Consolidated Plan for the Afiya Apartments, a HUD 811 project by Sheltercare. This project is complete and fully occupied. A certification of consistency was also issued for the Section 108 application for the NEDCO Building acquisition.

Limited Clientele Criteria

Most non-profit agencies receiving CDBG funding for capital improvements use the Limited Clientele criteria that requires information on residency, family size, and income to document that 51% or more of the clientele are eligible for CDBG funding. Even programs which would qualify for presumed benefit collect data on residency, family size, income, ethnic and racial characteristics, female head of household status, and disability information. This is done at the request of other funding sources, but also provides more complete information for CDBG reporting purposes.

IDIS Reports

The draft CAPER made available for public comment included the City of Springfield narrative descriptions, the performance measurements, and IDIS reports C04PR06 and C04PR03.

CDBG Subrecipient Monitoring

The cities of Eugene and Springfield recently entered into a Memorandum of Understanding which states the program responsibilities of the Consortium. Springfield participates in an annual monitoring conducted by the City of Eugene as lead agency.

Subrecipient Monitoring of Human Services Commission (HSC) agencies – Local non-profit social 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. Annually, staff from the City of Eugene and Lane County conducts a “risk assessment” of each agency’s performance. Results of the risk assessments are shared with Springfield staff and a letter is then sent to the agency with any follow-up issues and concerns. These issues are addressed in an on-site follow-up monitoring of selected agencies. For non HSC subrecipients, City staff reviews the status of their CDBG-contract on an annual basis and works directly with the agency to address any concerns or issues.

HOME Investment Partnerships Program: On-Site Inspections

HUD CPD staff has provided the technical assistance and guidance enabling us to establish a monitoring schedule for our HOME assisted projects. The schedule is based upon the number of total units in the project.

Project Name	Number of Units	Monitoring Schedule
SVDP – S Street Court	3	Every Three Years
SVDP – 5 th Street Duplex	2	Every Three Years
Mainstream Housing – E Street	1	Every Three Years
SVDP – Bluebelle Apartments	10	Every Two Years
SVDP – Mill and D Street	10	Every Two Years
SVDP – Ash Meadows	18	Every Two Years
Mainstream Housing – Aquarius Apts	23	Every Two Years
Metro- College Corner	9	Every Two Years
SVDP – Royal Building	33	Every Year
SVDP – Aster Apartments	55	Every Year
NEDCO – NEDCO Building	4	Every Three Years
BCS – Afiya Apartments	16	Every Two Years

In addition, drive-by inspections and tenant income verification are done on an annual basis. All units inspected during the annual inspection process passed. These inspections are showing that Housing Quality Standards are being met at this time.

Additionally, staff conducts drive by inspections of all SHOP assisted units on a rotating five year basis. The HOME program administrator works closely with the City's Code Enforcement Officer to work through non-compliance issues with homeowners receiving SHOP assistance. At the end of this monitoring period all units inspected were in compliance.

Affirmative Marketing

The City of Springfield has reviewed the marketing plans for all affordable housing developments in Springfield. The housing providers have active plans in place and are diligent in their work to seek out and provide housing to our minority communities. NEDCO provides homebuyer outreach and marketing activities in Spanish.

EUGENE-SPRINGFIELD CONSORTIUM

2009/10 Consolidated Annual Performance and Evaluation Report (CAPER) *Community Development Block Grant (CDBG)* *HOME Investment Partnerships Program (HOME)*

COMBINED NARRATIVE STATEMENTS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

In August 2009, staff from the cities of Eugene and Springfield began the process of developing a new five-year plan for housing and community development. A multi-faceted approach was employed to engaging community members and other stakeholders in the development of the plan. Staff from the Lane County Human Services Commission and the Housing and Community Services Agency of Lane County also provided input. Representatives from human service agencies, local school districts, park and recreation districts, utilities, police departments, legal aid services and libraries were also consulted. In May, 2010, the Cities of Eugene and Springfield adopted the Eugene-Springfield 2010 Consolidated Plan covering the period beginning on July 1, 2010 and ending on June 30, 2015.

One element of the 2010 Consolidated Plan is an updated Assessment of Impediments to Fair Housing and Fair Housing Plan Strategies. This CAPER reports on activities conducted in the first fiscal year covered by the five-year 2010 Consolidated Plan. The seven impediments identified in the 2010 Consolidated Plan are:

1. There is an inadequate supply of affordable housing.
2. Suitable sites for future low-income housing construction are difficult to find, are expensive to acquire, and some may have constraints that limit development opportunities.
3. There is a limited awareness of fair housing policies in the broader community.
4. There are market conditions and housing industry practices that increase housing costs or decrease housing choice.
5. There are cultural differences and language barriers which inhibit access to fair housing.
6. E-mail and the Internet have become vital to access housing opportunities and subsidy programs, creating a barrier for those without computer access.
7. People with disabilities who have special housing needs have limited choices and are often constrained by their lower incomes.

The table below lists the activities undertaken by the cities of Eugene and Springfield during the reporting period, and indicates which of the seven impediments each activity addresses.

Analysis of Fair Housing Impediments by Activity

Activity	Jurisdiction	Funding Source	Fair Housing Impediment Addressed						
			1	2	3	4	5	6	7
Rental Housing									
Mainstream Housing, accessibility improvements to parking lot	Springfield	CDBG							Yes
Afiya Apartments, Housing for persons with severe cognitive disabilities	Springfield	HOME	Yes						Yes
Homeownership Housing									
Habitat for Humanity, Meyer Park Subdivision	Springfield	HOME	Yes						
Housing Programs									
Springfield Home Ownership Program	Springfield	HOME	Yes				Yes		
Emergency Home Repair	Springfield	CDBG							Yes
CHORE	Springfield	CDBG							Yes
Emergency Rental Assistance	Springfield	CDBG	Yes			Yes			Yes
Home Improvement Program	Springfield	CDBG							Yes
Other Activities									
Project Homeless Connect 2011	Eugene/Springfield	Other			Yes				Yes
Wireless internet Access in Libraries	Eugene/Springfield	Other						Yes	
Fair Housing Council of Oregon, Contracted Services, Hotline	Eugene/Springfield	CDBG			Yes		Yes		
NEDCO, ABC's of Homebuying	Eugene/Springfield	Other			Yes		Yes		

AFFIRMATIVELY FURTHERING FAIR HOUSING

CITY OF SPRINGFIELD

Dispersal of Affordable Housing Projects

A primary goal of the federal Fair Housing Act and its amendments is to provide housing choice for everyone. Everyone should be able to live where they choose, if they can find housing in the area of their preference that they can afford. The City of Springfield recognizes the importance of providing affordable housing opportunities in all areas of the city. City housing staff continues to work with affordable housing providers to avoid massing of housing projects in LMI areas, and in areas with a higher than typical minority populations. Springfield doesn't have any areas of high minority concentration, however the 2000 Census indicates that there are 9 census block groups that have minority populations

between 13.11% and 17.10% (equal to or greater than one standard deviation from the norm). There were seven new construction housing projects built with HOME and/or CDBG assistance in Springfield over the past ten years. Of these projects, two are located in block groups with a minority population greater than 13.11%. The Aster Apartments (55 units of senior housing) is located in CT21.01, BG2 (16.0% minority population) and NEDCO developed three affordable homeownership units in CT34.00, BG2 (13.9% minority population). Four of the seven projects were located in non-LMI block groups with below-average minority populations. Springfield will continue to be vigilant about dispersing its federally funded affordable housing projects throughout the community.

Planning Efforts to Address Community Housing Needs for the Period 2010-2030

The City of Springfield addresses regulatory barriers to affordable and fair housing on an on-going basis through its comprehensive land use planning program. The City conducts land use planning and zoning studies to ensure that a sufficient amount of land is planned and zoned to permit the development of housing to meet the needs of existing and future low and moderate income residents. In July 2011, the City of Springfield and Lane County co-adopted significant amendments to the *Eugene-Springfield Metropolitan Area General Plan* that update Springfield's land use policy framework to include new policies and implementation strategies to overcome the effects of impediments to fair housing choice that were identified through a housing needs analysis. These plan amendments are the first phase in a series of planning actions collectively named the "Springfield 2030 Refinement Plan" that will establish new land use policies and implementation strategies for the City of Springfield. After a multi-year planning and citizen involvement process, the following amendments were adopted into the comprehensive plan:

- **Springfield Residential Land and Housing Needs Analysis** (acknowledged September 2011)

The City completed a Residential Lands Study to analyze the city's future housing needs and the land supply that is available to meet those needs. The study evaluated the projected housing needs of various demographics for the period from 2010 to 2030. The factors reviewed to project of future housing demand include historical development trends, residential development trends, and trends in housing mix and tenure; density; the projected number, type and size of households; and the demographic characteristics of the population.

The Residential Land and Housing Needs Analysis is the technical analysis foundation for land use plan and policy updates to address identified deficiencies. Based on the findings in the analysis and to accommodate projected growth between 2010 and 2030, Springfield's comprehensive plan must designate sufficient buildable residential land within the City's Urban Growth Boundary to accommodate at least 5,920 new dwelling units at an estimated overall density of at least 7.9 units per net buildable acre and to designate land and/or adopt policies that will result in an increased percentage of multi-family dwellings in the housing mix. The needed housing mix is 40 percent multifamily dwellings/52 percent detached single family dwellings (including manufactured dwellings on individual lots)/seven percent attached single-family dwellings/one percent manufactured dwellings in parks. This represents a 20 per cent overall increase in Springfield's density over the 20-year planning period. To achieve these density and housing allocation targets, the City must designate more land for high density multi-family residential uses and adopt additional policies and implementation actions to support higher density development patterns.

The adoption of the analysis drives land use comprehensive plan updates that will support removal of barriers to affordable and fair housing in several ways: 1) by requiring that more land be planned and zoned for multi-family housing and for more affordable types of single family units such as attached housing, duplexes and small (3,000 sq. ft.) lots; and 2) by requiring a twenty per cent increase in overall residential density over the 20-year plan period that will result in a greater percentage of development to be multi-family development and development at the higher end of the density ranges.

- **Springfield Urban Growth Boundary (UGB)**_(acknowledged September 2011)
Oregon's state land use program requires cities to adopt Urban Growth Boundaries that include and designate sufficient buildable residential land to provide a 20-year supply to meet housing needs — based on a coordinated population projection and a residential land and housing needs analysis conducted in accordance with Oregon Revised Statutes and Administrative Rules. The Springfield UGB establishes a discrete comprehensive planning boundary for Springfield. Prior to adoption of the Springfield UGB, Springfield and Eugene shared the *Eugene-Springfield Metropolitan Plan* UGB. The new discrete UGBs for each city allow and require the cities to plan and designate land and adopt policies to meet their respective housing needs, (e.g. residential densities, single family/multifamily housing mix, jobs/housing balance, etc.) at a more refined local level.

Adoption of the Springfield UGB will support removal of barriers to affordable and fair housing in several ways: by requiring each city to plan and zone sufficient land to meet the need for housing commensurate with its projected demographics over the 20-year planning period; and by requiring each community to plan and zone sufficient land for employment to meet the projected need for jobs. The effect of this action over time will result in a more equitable jobs/housing balance in the Eugene-Springfield metropolitan area that will support regional and local housing affordability goals and strategies.

The findings of the Springfield's Residential Land and Housing Needs Analysis did not support an expansion of the UGB for residential purposes. Instead, the study identified the need to designate additional land for multi-family housing. Springfield's UGB expansion options are severely limited by physical and natural constraints — steep slopes, rivers, riparian areas, wetlands and flood plains. Other areas that may appear to be suitable for development of new housing (flat sites adjacent to the UGB) are high value resource lands currently zoned for Exclusive Farm Use. These lands are the lowest priority for UGB expansion under the Oregon land use rules. The buildable land inventory shows that a large portion of Springfield's remaining residential land supply designated for low density residential development is located on or accessible via sloped lands where higher development costs typically drive up the cost of construction costs and housing prices.

While it may seem that limiting the supply of new land for housing is likely to have the effect of increasing the cost of housing over time, it also holds true that higher density compact urban development reduces housing unit cost by reducing the cost of land needed per dwelling unit constructed. Given the constraints of Springfield's land supply and as required by Oregon statute, the City conducted a study of land use efficiency measures as a way to accommodate projected housing and employment growth within

the existing urban growth boundary (UGB). Over the years, Springfield has been a leader in adopting many land use efficiency measures, such as

- Allow reduced street width standards
- Require small residential lots
- Encourage infill and redevelopment
- Encourage the development of urban centers and urban villages (Nodal Development)
- Allow mixed-use development
- Require transit-oriented design in nodes
- Downtown revitalization
- Allow accessory dwelling units in low-density residential zones
- Permit multi-family housing tax credits to developers
- Allow clustered residential development
- Allow co-housing
- Increase allowable residential densities
- Allow duplexes, row houses, and other attached housing types in low-density residential zones

This study identified additional measures Springfield could adopt to meet housing needs by making better use of the land it has within the UGB preferably in locations in the central city with easy access to services, jobs, schools and public transit. These measures have been adopted into Springfield's new comprehensive land use plan: the *Springfield 2030 Refinement Plan*.

- **Springfield 2030 Refinement Plan Residential Land Use and Housing Element** (acknowledged September 2011)

This plan amendment addresses Oregon Statewide Planning Goal 10: Housing, "To provide for the housing needs of the citizens of the state." This element includes goals, objectives, policies and implementation actions that are consistent with and carry out the *Eugene-Springfield Metropolitan Plan Residential Land Use and Housing Element* (Chapter III-A), while demonstrating the City's ongoing commitment to increasing housing choice and residential densities within Springfield's separate Urban Growth Boundary. The plan establishes new Springfield residential land use and housing policies to address specific housing needs identified in the Springfield Residential Land and Housing Needs Analysis. The 2030 Plan policies refine, supplement and amend the Metro Plan for lands within Springfield's jurisdiction.

The goals, policies and implementation actions were developed to respond to the findings of the residential land study in ways that best implement Springfield's preferred community development/redevelopment strategies and residential land use growth management strategies — as identified and prioritized through the public involvement and review process.

Single-family houses continue to be the preferred housing type of many households, but these dwellings have become increasingly expensive and are now out of reach for many Springfield residents. Policies address both the development of new housing and the adaptation of existing housing to meet the needs and preferences of the current and expected residents of the city. Despite trends, the City wants to encourage home ownership opportunities in order to promote a sense of community,

to encourage investment in housing, and to minimize displacement of low-income residents as neighborhoods redevelop. The City also has an interest in safeguarding the condition and quality of the housing stock and in maintaining attractive and livable neighborhoods.

Springfield's zoning and development regulations are intended to encourage housing that will satisfy varied consumer preferences. Many consumers have a strong preference for single-family homes. To some extent, this preference can be met by ground-related units that may be more affordable than detached houses. Ground-related housing types include townhouses, duplexes, triplexes, ground-related apartments, small cottages, accessory units and single-family homes. These housing types provide yards or play areas immediately adjacent to homes, which are important to families with children.

Moderate- and high-density multi-family apartments are needed to help accommodate expected housing demand over the next 20 years. This kind of residential development is often more affordable than ground-related housing due to the frequently smaller size of the units. The *Springfield 2030 Refinement Plan* accommodates the majority of higher density residential growth in Springfield's designated Mixed Use Nodal Development centers. These centers — primarily Downtown Springfield and the Glenwood Riverfront District— are centrally located, well served by public bus rapid transit (EmX) and provide excellent opportunities for redevelopment at urban densities adjacent to the nearby park and open space amenities along the Willamette River. Other areas with significant capacity for development of multi-family uses include the RiverBend and Marcola Meadows master planned nodal development areas.

The policies and implementation actions in the Springfield 2030 Refinement Plan Residential Land Use and Housing Element support a 20 per cent overall increase in density over the historical development pattern by facilitating more dense community development patterns in the City's key development/redevelopment areas. The plan requires the City to increase the supply of land designated for High Density Residential (HDR) uses by approximately 28 gross buildable acres. The Plan contains three broad goals:

1. Plan for Growth and Needed Housing;
2. Foster Housing Choice and Affordability
3. Encourage Housing Diversity & Quality Neighborhood

Reviewing and Amending the Springfield Development Code

A primary goal of the Federal Fair Housing Act and its amendments is to provide housing choice for everyone. This strategy seeks to address impediments to housing choice and affordability that may be the unintended consequence of unclear, unnecessary, or overly restrictive language contained in the Springfield Development Code. From August 2008 to February 2009, Planning Division staff reviewed the City's development regulations to identify impediments to affordable housing over which the City has control to eliminate or mitigate. The purpose of the review was to identify areas where the code needs revisions to improve consistency and clarity, as well as to identify areas where the code needs revisions to adjust requirements or restrictions that may inadvertently limit the range and diversity of housing developed in Springfield.

As part of the development code review process, the City interviewed a range of local affordable housing developers and service providers with distinct missions and client bases. Interviews with staff and Board members from these organizations, in addition to their private development consultants, where applicable, were held during August and September 2008. The information gleaned from these one-on-one sessions was summarized in a report of findings and recommendations in February 2009.

The summary report recommended changes to the Springfield Development Code in an effort to reduce impediments to affordable housing development in the following areas: Bicycle Parking; Vehicle Parking; Solar Setbacks; Stormwater Management; Transportation Infrastructure & Emergency Access; Multi-Unit Design Standards; and Mixed-Use Development Standards. The local affordable housing providers also identified a relative lack of community support, and specifically financial support, as a principal barrier to affordable housing development in Springfield. The areas identified in the report where the City could better support affordable housing development include: System Development Charges; Permit Review Timelines & Fees; Property Taxes; Land; and Visibility on the State and Local Level.

Due to constrained resources at this time, the City has not completed the city-wide development code review process, which will include staff research regarding best practices other communities have employed to address similar barriers to affordable housing and the development of proposed policy amendments. To ensure that suggested policy changes adequately address the concerns raised by the affordable housing providers, recommended development code and policy changes have been presented to the housing providers for input and feedback prior to being proposed to elected officials for consideration. For example, the Springfield Planning Commission conducted a work session with members of the affordable housing providers task force to seek input on implementing land use efficiency measures such as allocating land for high density residential development and small lot development.

The City is currently preparing amendments to the Springfield Development Code that will implement Springfield 2030 Refinement Plan policies while addressing many of the task force recommendations. Staff are developing new development standards for two key redevelopment districts — Glenwood and Downtown Springfield. Glenwood code amendments are scheduled for adoption fall 2011, with the Downtown amendments to follow in early-mid 2012.

Additional amendments to the Springfield Development Code will be prepared to implement Springfield 2030 Refinement Plan Residential Land Use and Housing Element policies in other parts of the City as part of the next phases of 2030 Plan adoption. Many of these amendments are intended to remove regulatory barriers to affordable and fair housing by facilitating development of lower cost dwelling unit types. For example, the Springfield and Lane County Planning Commissions conducted public hearings in April-May 2010 on proposed code amendments to establish a new Small Lot Residential Zoning District to be applied in some areas designated for Low Density Residential uses.

Other measures include but are not limited to:

- Establishing a Transit Corridor Overlay zoning district that provides a density bonus for high-density housing developed near transit stations
- Increase allowed densities in High-Density Residential zoning districts.

- Expand opportunities for duplex dwellings in Low-Density Residential zoning districts.
- Establish a streamlined development process for accessory dwelling units.
- Establish a streamlined development process for multi-family housing developments.
- Explore concepts for reduced street width standards.
-

Fair Housing Council of Oregon - Our contract with the Fair Housing Council of Oregon is a key component in Springfield's ongoing commitment to affirmatively further fair housing. The FHCO provides is a valuable resource to people who feel that their rights to housing in Springfield have been violated. FHCO is also a valuable resource for property managers and landlords whether or not they are the focus of fair housing complaints. FHCO provides education and training opportunities to housing owners and managers on the current state of fair housing law, answers questions they may have regarding their enforcement and eviction practices, and mediate tenant landlord disputes. By providing timely and accurate information to tenants, landlords, and property managers, the FHCO is able to assist in the resolution of many housing related complaints, before they escalate. The City of Springfield's AI states under "Rental Practices" that the lack of fair housing training being provided to rental managers and landlords may contribute to the higher incidents of complaints in the rental market (relative to the ownership market). Our contract with the FHCO addresses this impediment, and supports Springfield's certification to affirmatively further fair housing.

Emergency Rental Assistance Program - The Emergency Rental Assistance Program (ERAP) was developed in response to a discussion at a joint meeting with the Human Services Commission (HSC) and the Housing Policy Board (HPB). At the meeting they heard testimony from a special Homelessness Task Force. It was reported that many times people become homeless because they are unable to make their rent payment due to a particularly rough month financially. They indicated that if those households could receive help with that one month's rent they would be able to remain in stable housing. It was pointed out that a relatively small level of assistance could prevent homelessness and preserve social service dollars currently expended to assist the homeless population. The City of Springfield took the initiative and created a program utilizing CDBG funds to provide the needed rental assistance. The ERAP helps prevent homelessness by assisting qualified households with one-time rental assistance. The program guidelines were created to allow a quick response time, while providing safeguards against abuse of the program. This program supports the City of Springfield's certification to affirmatively further fair housing.

Springfield Home Ownership Program - The City of Springfield continues to administer the very successful Springfield Home Ownership Program (SHOP). The SHOP provides downpayment assistance for low- and very low-income households. SHOP brochures and posters have been printed in both English and Spanish language versions. SHOP training for lenders and realtors has been provided through seminars and is also available as a PowerPoint presentation. Three Spanish-speaking realtors and two Spanish-speaking lenders are very active with the SHOP, and have taught the "ABC's of Home Buying" classes. The result of this collaboration between lenders, realtors, and the City of Springfield is that 23 of 150 SHOP loans completed in the past five years were to minority households. The City of Springfield began providing down payment assistance to low and moderate income first time homebuyers through the Springfield Home Ownership Program (SHOP) in 1993. In our first year we assisted one person with the purchase their first home.

Since then we have helped 486 households become homeowners in Springfield. Of these, 79 (16%) were minority households.

The SHOP was originally designed in response to national report that stated that many low and moderate income households were unable to become home owners because they didn't have the funds for a down payment. Providing the SHOP enabled the City to remove that barrier to homeownership. A recent survey of our SHOP clients confirmed the value and purpose of the program with 95% of those responding stating that they would not have been able to purchase a home without the assistance of the SHOP. Because the SHOP expands the housing opportunities available to low-income households by making homeownership more affordable, this activity supports the City of Springfield's certification to affirmatively further fair housing.

The CHORE Program continues to provide property maintenance services to very low-income senior and/or disabled households. The program is designed to help eligible households with routine maintenance activities such as lawn care, debris removal, and roof/gutter cleaning. Keeping their property tidy helps instill a sense of pride and gives these Springfield residents the opportunity to live independently. These services are provided free to eligible households.

Other Housing Activities – The City assisted NEDCO with the purchase of a multi-use facility in downtown Springfield. With its new downtown location, NEDCO is better able to serve Springfield residents through its ABC's of Homebuying classes, its financial Literacy trainings and through pre-foreclosure assistance. All of these services are provide in Spanish as well as English. In addition, there are four HOME assisted affordable rental units upstairs. By investing HOME, CDBG and Section 108 funds in the NEDCO Building, the City further demonstrates its commitment affirmatively further fair housing.

Brethren Community Services is developing the Afiya Apartments as part of a compact, mixed-use urban village located on three contiguous parcels on Main Street. The Afiya Apartments will consist of 21affordable housing units for very low-income persons with psychiatric disabilities. The HUD 811 program will be providing the bulk of the funding for this project. The City allocated \$215,000 in FY08/09 HOME funds to help with the development of the housing. The project will help residents transition to independent living. Supportive services will be provided to promote interpersonal skills, income-generating skills, and greater self determination in affecting constructive life changes all towards the goal of successful independent living. This activity expands housing opportunities and services for a very difficult to house population, and supports the City of Springfield's certification to affirmatively further fair housing.

Lock-Out-Crime - Providing safe and secure housing is one of the underlying goals of all fair housing activities. The City of Springfield provides a free service to low- and very low-income households who feel threatened or are living in inadequately secured dwellings. Through the Lock-Out-Crime Project, volunteers trained and screened under the guidance of the Springfield Police Department are dispatched to residences requesting a home security inspection and analysis. CDBG funds are used to buy locksets for doors and windows, security lighting, and exterior security doors for income-eligible households. The security devices are installed free of charge to eligible households. In FY09/10 the program assisted 162 low and very low-income households, 131 who are victims of domestic violence. By assisting families to feel safer in their homes and neighborhoods, this activity

supports the City of Springfield's certification to affirmatively further fair housing. There was no funding for this activity in this reporting period.

Accessibility to information about housing programs, assistance and opportunities is another way that the City of Springfield is demonstrating its commitment to affirmatively further fair housing. The City of Springfield provides new and updated information on its website. From the Housing and Community Development front page, the public has ready access to program descriptions, application forms, brochures, eligibility criteria and other important information. The city's website is located at:

<http://www.ci.springfield.or.us>

Language as an Impediment to Fair Housing - The 2010 Census has indicated that Latinos are the largest and most rapidly growing segment of Springfield's minority population. Hispanic/Latinos make up over 7% of Springfield's population. The City's Housing Planner is fluent in Spanish. All of the current housing staff for the City of Springfield have participated voluntarily in a Beginning Spanish class offered to City employees. In addition, all of the various housing program brochures have been printed in Spanish, and the Fair Housing Consultant is also fluent in Spanish.

The City assisted NEDCO's move to downtown Springfield with CDBG and HOME allocations and with a Section 108 Loan. NEDCO has been designated by the State of Oregon as the Regional Housing Center for Lane County. From its downtown headquarters, NEDCO provides an array of services and educational opportunities for low and moderate income prospective homebuyers. A significant number of NEDCO's staff are bi-lingual and bi-cultural, and having NEDCO in our downtown provides expanded opportunities and access to homeownership.

The City will continue to develop outreach capabilities as a means of providing fair housing opportunities. The "ABC's of Home Buying," a required element of the SHOP is also taught in Spanish as a way to increase the availability of this important program to Spanish-speaking population. Many of our area lenders and real estate professionals offer services tailored specifically for Springfield's Spanish-speaking residents.

Conclusion - Through its various housing programs, comprehensive planning efforts, CDBG and HOME assisted housing projects, housing service providers and its contract with the Fair Housing Council of Oregon, the City of Springfield actively addresses a wide-range of housing needs in its community. Activities that address special needs, hard-to-serve, and minority populations continue to receive strong support from the City leadership. The staff and leadership at the City of Springfield continue to explore new ways to better address issues of fair, secure, accessible, and affordable housing for all segments of Springfield's population. Through the ongoing review process of Springfield's Development Code and the implementation of a wide range of housing programs, the City of Springfield continues to "raise the bar" for the effective and efficient use of CDBG and HOME funds to actively create and maintain opportunities for fair, diverse, and affordable housing.

Citizen Comments

The Springfield section of the draft CAPER was advertised and made available for public

comment from September 12 - 27, 2011. In addition to running a legal ad in the Register-Guard announcing the availability of the draft document, the document was also posted for review on the city's Housing Programs and Community Development web page. The narrative section of the CAPER is included in the information packet distributed to Springfield's Community Development Advisory Committee (CDAC) each fall. This serves as the basis for the annual review of all CDBG and HOME funded projects and prepares the CDAC for the annual CDBG/HOME allocation process.