



Eugene - Springfield

Consolidated Plan

2015

A Five Year Strategic Plan for Housing and
Community Development

Acknowledgements

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Springfield City Council

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Eugene Community Development Block Grant Advisory Committee
Eugene and Springfield Consolidated Plan Advisory Committee
Intergovernmental Housing Policy Board
Intergovernmental Poverty and Homelessness Board
Intergovernmental Human Services Commission
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Executive Summary

The Eugene-Springfield 2015 Consolidated Plan presents a strategic vision for housing and community development for the period beginning in July 2015 and ending in June 2020. The goals and activities outlined in the Consolidated Plan are based on priorities identified through an analysis of community needs and on an extensive community outreach process.

The Cities of Eugene and Springfield must complete and adopt a Consolidated Plan every five years in order to receive Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and other HUD grants. The purpose of CDBG and HOME is to advance the following statutory objectives principally for extremely low-income, low-income and moderate-income residents:

- Provide decent, safe, and affordable housing
- Create suitable living environments (CDBG)
- Expand economic opportunities (CDBG)
- Expand the supply of decent, safe, sanitary and affordable housing (HOME)

In addition, the Cities of Eugene and Springfield must complete a Consolidated Plan One Year Action Plan (Action Plan) for each fiscal year within the five-year period. The Action Plan describes the Cities' annual allocation process for specific uses of HOME and CDBG funds during a specific fiscal year. The first Action Plan, for fiscal year 2015-2016 will be completed and submitted to HUD along with the 2015 Consolidated Plan.

The following summary of the Eugene-Springfield Consolidated Plan provides an overview of the Consultation and Citizen Participation process, Community Profile and Needs, Priority Needs, and a Strategic Plan. This document is a summary of materials submitted through HUD's electronic plan submission template.

Consultation and Citizen Participation

Staff from the Cities of Eugene and Springfield employed a multi-faceted approach to engaging community members and other stakeholders in the development of the Consolidated Plan. Specific consultations were conducted with key staff from the following organizations:

- Cornerstone Community Housing
- Housing Policy Board
- Housing and Community Services Agency of Lane County
- Lane Integration Network
- Lane County Human Services Commission Staff
- Neighborhood Economic Development Corporation (NEDCO)
- Lane County Poverty and Homelessness Board
- Lane County Public Safety Coordinating Committee
- ShelterCare
- Sponsors, Inc.
- St. Vincent de Paul Society of Lane County, Inc.
- United Way of Lane County – Financial Stability Partnership
- University of Oregon

As part of this process, a needs survey was conducted for public, private and non-profit agencies that provide assisted housing, fair housing, health services and social services. Representatives from human service agencies, local school districts, parks providers, utilities, police departments and advocacy organizations were consulted in the development of the Plan. These consultations were on-going and occurred at several stages of the Plan's development. In addition, staff met with area housing and community development advisory committees on several occasions, conducted a community survey, and held general public meetings and public hearings over the course of the Plan's development.

Citizen Participation Plan

A requirement of the Consolidated Plan is to develop and utilize a strategy to achieve citizen participation. This plan was adopted in the 2010 Consolidated Plan, and is summarized here.

The Cities will continue to encourage participation by low- and moderate-income persons throughout the community. Emphasis will be placed on reaching out to minority populations, non-English speaking persons, and persons with disabilities, in the preparation of the Plan. The Cities will also notify and seek the participation of local and regional institutions and other organizations, including businesses, developers, community and faith-based organizations, in the development and implementation of the Plan.

The Cities will make vital information that pertains to the Plan available to the citizens, public agencies and other interested parties on an annual basis. The information to be made available includes the amount of assistance the Cities expect to receive, available unspent prior year's funds and related program income, the range of activities to be undertaken, including the estimated amount of CDBG and other funds that will be expended on low- and moderate-income persons.

The Cities will provide interested parties with a reasonable opportunity to comment on the Plan or on any amendments to the Plan. The Cities will consider any comments or views of interested parties received in writing or orally, at any of the public hearings, or during the specified public comment review period.

Meetings are announced through posting on City websites and in the Register Guard. All public hearings are advertised in the Register-Guard Newspaper 14 days prior to the hearing.

A minimum of two public hearings are held over the course of the process to develop the Consolidated Plan to obtain citizen views and to respond to proposals and questions. Each hearing is held at a different stage of the Plan's development. The hearings address housing and community development needs, development of proposed activities, and a review of program performance. At least one of these meetings is held prior to the proposed Consolidated Plan publication.

Public meetings are held at times convenient to potential and actual beneficiaries in locations that meet Americans with Disabilities Act accessibility standards. With 48 hours' notice prior to any public meeting, the Cities can provide the following services: an interpreter and audio equipment for the hearing impaired; a reader to review printed materials with the sight impaired, and a foreign language interpreter for non-English speaking residents.

Community Profile and Needs

The Consolidated Plan relies upon an analysis of qualitative and quantitative data in order to identify housing, homelessness, and community development needs and trends. This picture of need is the basis of the proposed objectives and outcomes for the 2015 Consolidated Plan. In addition to the US Census data which provides the foundation for development of the document, the Cities of Eugene and Springfield utilized several alternative sources for needs data. These sources included several documents produced by the Lane Livability Consortium including Latino Public Participation Project and Community Indicators Project, November 2012; Assessment of Equity and Opportunity for Affordable Housing Residents, January 2014; and the Equity and Opportunity Assessment, July 2014.

In summation, the local economy has continued to decline, although modest recovery was experienced, resulting in fewer job opportunities and less income for area households. As a result, there is a significant increase in the number of households who cannot meet the basic needs for food, shelter, medical care and transportation. In addition, there are a growing number of seniors, persons with disabilities, and others who are unable to work. These factors, combined with a very tight housing market, have resulted in a large number of households with moderate or severe housing cost burdens. A review of noteworthy trends is provided below.

Population Growth

The overall population of Eugene and Springfield continues to grow modestly at an annual projected population rate of 1.4%. The total population of Eugene and Springfield was 219,570 in 2013.

Age Distribution

The population of Eugene and Springfield is aging. In 2000, people aged 60 to 75 accounted for 8% of the total population. This grew to 12% in 2010. For the same period, people under 45 accounted for 67% of the population in 2000, and this has dropped to 63% in 2010.

Racial and Ethnic Composition

Eugene and Springfield are becoming more racially and ethnically diverse. Latino residents are the fastest growing population, representing 9% of the population in the two cities, and this population has grown 83% between 2000 and 2010. Approximately 18% of the population of the cities are either Latino or minority race.

Household Composition

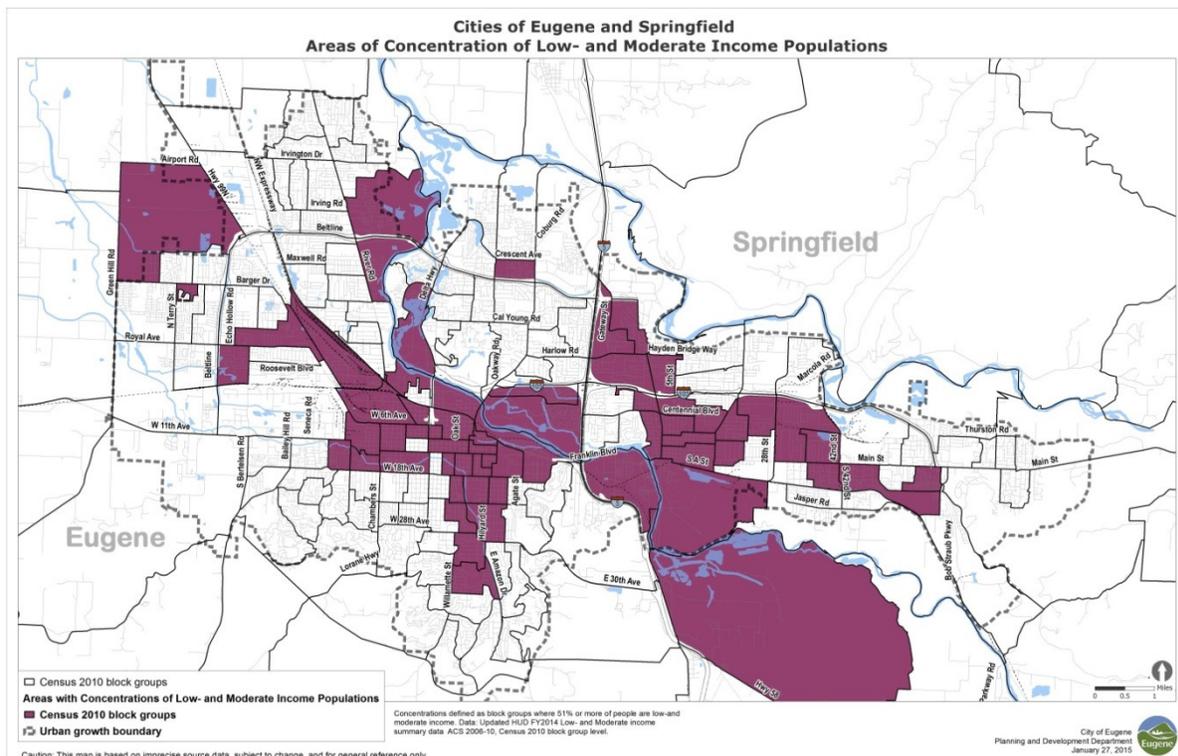
While family households still make up the largest percentage of households (Eugene – 51%, Springfield 62%), there has been a significant increase in single person households, particularly

in single female family households, which make up 11% of all households. The largest growth in household type is non-family households which increased 22% between 2000 and 2010.

Income and Poverty

The Median Family Income for both Eugene (\$40,628) and Springfield (\$39,598) is lower than the US (\$52,176) and Lane County (\$41,936). The impact of wages appears in other indicators, such as the fact that 19% of Lane County residents receive food stamp benefits (SNAP), and 50% of students from the three Public School Districts in Eugene and Springfield are eligible for free and reduced lunch. Low wages also contribute to financial instability. At this time, 40% of households in Lane County do not have sufficient liquid assets to subsist at the poverty level for three months, in the absence of income.

Below is a map of the areas of concentration of low- and moderate-income populations in Eugene and Springfield. The highlighted areas are census tracts where 51% or more of the population is low- to moderate-income. In Eugene, these areas are on Highway 99, the River Road area and the areas near downtown. Additionally, areas with large concentrations of student housing also are identified as an area of high concentration of poverty, which may inflate the poverty rates in those areas, due to the lack of reported incomes among students. In Springfield, the concentrations of poverty are in the Glenwood area, Gateway, near downtown, and in mid-Springfield.



Persons with Disabilities

In the Cities of Eugene and Springfield, about 29,125 people, or 14%, live with one or more disabilities. The highest reported disabilities include ambulatory (49%), cognitive (45%), and difficulty with independent living (35%).

Persons Experiencing Homelessness

The 2014 Point in Time Count identified 1,769 people experiencing homelessness. Of those, 1,100 were unsheltered, 336 were families with children staying in a shelter, 415 were chronically homeless, 229 were veterans, 164 were victims of domestic violence and 202 were seriously mentally ill. For FY 2014, Lane County reported that 11,668 unduplicated individuals who were homeless received human services from one or more agencies.

Persons with Special Needs who are not Homeless

Limited new data exists specific to non-homeless special needs populations in the cities of Eugene and Springfield. There are numerous sub-populations in this community. Of those, there are some that have both sufficient numbers and unique housing and service needs that warrant identification. Those include the following: veterans; children; people exiting incarceration; victims of violence; people living with HIV/AIDS; people living with drug or alcohol addictions; and college-age students. Children and youth aging out of foster care are newly identified special needs population worthy of specific attention.

Employment and Economy

Employment conditions in Lane County are improving but have not yet returned to pre-Recession levels. At its greatest, the unemployment rate in May 2009 was 12.8%. In December 2014, this had dropped to 6.7%. Between 2007 and 2010, Lane County lost 15,900 jobs. Since 2010, 5,400 jobs have been gained. Conditions are worse in Eugene and Springfield. In Eugene, the unemployment rate remains above 11%, while in Springfield the unemployment rate is nearly 13%.

Unemployment in the region is creating a hardship not only for skilled workers, but for the new workforce of youth 16-24 years old, at 20%. With the high unemployment and demand for skilled workers, youth are not able to gain job experience, a situation which is shown to impact their lives long term through lower earnings and less labor market engagement.

Housing Units and Tenure

Together, Eugene and Springfield contain more than 89,400 housing units. The balance between unit types has remained relatively stable since 1990, with single family units accounting for 61% of the total, multi-family units for 33% and the remainder mobile/manufactured homes. The data also indicates that the majority of units available to renters are two-bedroom units, and the number of two-bedroom units has remained constant

near 42% since 2000. There has been an increase in the number and percentage of three bedroom units, from 21% to 30% of all rental units, or an increase of 5,277 units. There is a commensurate decrease in the percentage of no- and one-bedroom units, from 38% of all rental units in 2000 to 28% in 2013, or a decrease of 1,800 units. About 51% of the housing units in the two cities are owner-occupied, with 49% renter-occupied. This reflects a slight reduction in the number of owner occupied units since 2000 of 52%.

Assisted and Public Housing

A variety of assisted housing developments are currently available and serving low-income persons in the cities of Eugene and Springfield. There are a total of 4,452 assisted housing units in 113 developments in both cities, including projects subsidized with Section 8, Low-Income Housing Tax Credits, or other project-based subsidies. Eugene and its urban growth boundary has a total of 3,516 units in 83 developments and Springfield and its urban growth boundary has 866 units in 28 developments.

The Housing and Community Services Agency of Lane County (HACSA) serves as the housing authority for the cities of Eugene and Springfield. There are a total of 705 public housing units, and as of January 2015, 683 were leased. HACSA has 708 public housing vouchers available, with 695 in use. Additionally, HACSA has 2,817 total vouchers (2,556 in use), of which 211 are designated as Veterans Affairs Supportive Housing (143 in use). For all voucher programs, 8% are held by households with one or more persons who identify as a minority race or ethnicity.

HACSA maintains a waiting list for all of their public housing units. There are 957 people on the one-bedroom wait list, with an average wait time of up to five years. The wait list for two-bedroom units is 939 with a wait time of up to three years. For three-bedroom units, there are 177 families, with a one year wait. Finally, there are 56 families on the 4- bedroom wait list, and the wait time is incalculable for the four-bedroom units because of their scarcity. The Section 8 waiting list was last opened in 2013. It is expected that when it is opened in 2015, 2,500 people will respond to the online application. At this point in time, many voucher holders are unable to find suitable housing. Many units have rents that exceed voucher programs' rent limitations or do not meet the minimum habitability standards.

Housing Costs

Housing costs in the Eugene-Springfield area have risen sharply over the past 25 years, forcing many households to pay more for housing than is affordable. Households paying more than 30% of household income are considered to have a 'housing cost burden'. A majority of the renters in Eugene (54%) and Springfield (51%) are considered housing cost burdened, while approximately a third of home-owners are also cost burdened (Eugene – 32%, Springfield – 33%).

Housing Conditions and Lead Based Paint

Within the cities of Eugene and Springfield, about 62% of the housing stock was built before 1980 and may be in need of building rehabilitation to bring units up to modern standards. Given the age of the housing stock, and using a 2002 National Survey of Lead and Allergens in the Housing, it is estimated that approximately 13,800 homes in Eugene and Springfield have potential lead-based paint hazards to residents.

Despite the age of the housing stock, the physical condition of the housing in Eugene and Springfield is generally good, as there are relatively few housing units (1,279) in the area that are considered substandard according to HUD. Of those, 97% are rental units, and 79% are occupied by people making 50% or less of the average median income. Based on input received during provider and public consultations, units available to low income residents tend to have more significant issues, and because of the scarcity of affordable low-income housing, residents are reluctant to raise their concerns for fear of losing the housing.

Manufactured dwelling parks are areas where people rent or lease a space for their manufactured home, which they may rent or own. A manufactured dwelling is a more affordable way for many people to own a home, or live independently in an environment for older individuals. About 5% of the housing units in Eugene and Springfield are manufactured home park spaces, with nearly 40% of the homes in three census tracts. These tracts are located in west Eugene, Glenwood, and mid-Springfield.

Priority Needs

The purpose of identifying the community needs and trends, conducting surveys and meeting with providers is to identify what the priority needs are for the low-and moderate-income households in this community for the next five years. Listed below are the needs that were identified through the analysis that have been identified as priority needs to address using HUD funds.

Renters

Low and very low-income people need increased access to quality affordable rental housing.

- A significant majority of low-income renters experience a housing cost burden, overcrowding, and/or substandard housing conditions (Eugene – 78%, Springfield – 76%)
- A significant majority of low-income renters spend more than 30% of their income on housing costs (Eugene – 76%, Springfield – 74%)
- A large percentage of low-income renters spend more than 50% of their income on housing costs (Eugene – 51%, Springfield – 34%)

Home Owners

Low and very low-income people need increased access to affordable home ownership opportunities and support to remain homeowners.

- A significant majority of low-income owners experience a housing cost burden, overcrowding, and/or substandard housing conditions (Eugene – 76%, Springfield – 57%)
- A significant majority of low-income owners spend more than 30% of their income on housing costs (Eugene – 64%, Springfield – 56%)
- A large percentage of low-income owners spend more than 50% of their income on housing costs (Eugene – 40%, Springfield – 31%)

Homeless

People need access to housing and supportive services to prevent them from becoming homeless and to leave homelessness.

- The 2014 Point in Time Count identified 1,769 people experiencing homelessness.
- Of those, 1,100 were unsheltered, 336 were families with children staying in a shelter, 415 were chronically homeless, 229 were veterans, 164 were victims of domestic violence and 202 were seriously mentally ill.
- Lane County reported that 11,668 unduplicated individuals who were homeless received human services from one or more agencies in fiscal year 2014.

Non-Homeless Special Needs Populations

People with special needs such as physical and mental disabilities, the elderly, or victims of domestic need additional support for housing and supportive services

- Special needs populations need additional support as it relates to affordable housing, human services, and employment opportunities.

Employment Opportunities

People who have low-incomes, are unemployed or underemployed need a broader range of employment opportunities, including self-employment

- Between 2007 and 2010, Lane County lost nearly 16,000 jobs.
- The loss of jobs combined with the subsequent recession, have widened the gap between employed wages and housing costs.

Low-Income Areas & Areas of Slums and Blight

Geographic areas defined as an area of slum or blight or as low-income areas need additional support for rehabilitation and public facility improvements

- There are several areas in this community that are or could meet the HUD requirement for an area of slum or blight which would allow different uses of CDBG funds. These areas could benefit from increased investments in the area.
- There are several areas of this community that are characterized by 51% or more low- to moderate-income residents, which can benefit from increased investments in this area.

Strategic Plan

After identification of the priority needs, strategies are developed that address those priority needs. Below is a summary of the strategies that have been identified that both meet priority needs and are also eligible uses of HUD funds. A table following this section shows the relationship between identified strategies and the priority needs of Eugene and Springfield for use of federal funds received from HUD.

Increase the supply of affordable housing.

The housing affordability challenges illustrate that it is necessary to continue to add units to the stock of affordable housing. The Cities of Eugene and Springfield will use a combination of HOME and CDBG funds for land and development subsidies for new construction of affordable housing, as well as for assistance to non-profit sponsors to build capacity for new development. This strategy will address the priority needs of renters, homeless, and special needs populations.

Rehabilitate existing housing stock affordable to low-income persons.

In addition to adding units, continued efforts are necessary to preserve existing rental and ownership housing for low-income persons. The Cities of Eugene and Springfield use primarily CDBG funds for this purpose, and use funds to provide assistance for minor home repairs and accessibility improvements. Additionally, the City of Eugene operates a Housing Revolving Loan Pool with CDBG funds for rental rehabilitation and owner rehabilitation loans. This strategy will address the priority needs of renters, home owners, the homeless, low-income areas, and special needs populations.

Provide down payment assistance for home ownership.

Both the Cities of Eugene and Springfield operate down payment assistance programs to help low-income persons become homeowners. The assistance received by each household is modest but plays a critical role in enabling them to become homeowners. In addition, the units vacated by households receiving homebuyer assistance become available to other renters. As part of efforts to affirmatively further fair housing, the Cities of Eugene and Springfield work together to enhance home ownership opportunities for persons of minority race and ethnicity. This strategy will address the priority needs of home owners.

Remove barriers to affordable and supportive housing.

Both the Cities of Eugene and Springfield seek opportunities to affirmatively further fair housing and also raise awareness of the housing needs of low- and moderate-income persons, so these may be considered in the development of related policies and regulations. This strategy will address the priority needs of renters, home owners, the homeless, and low-income areas.

Support a human services delivery system to address the needs of homeless persons and special needs populations.

The Cities of Eugene and Springfield collaborate with Lane County to fund human service providers. This collaborative funding model uses available federal, state and local funds to efficiently support local agencies. The Human Services Commission is the intergovernmental body that guides the use of funds and oversees the activities of agencies receiving funds. In addition, both the Cities of Eugene and Springfield provide capital grants for public facilities operated primarily by nonprofit service providers. This strategy will address the priority needs of the homeless and special needs population.

Promote economic development and employment opportunities through the creation of jobs and business development.

The Cities of Eugene and Springfield will use CDBG funds to undertake economic development activities resulting in job creation for low- and moderate-income households. The City of Eugene's Business Development Fund will continue to provide loans to local businesses resulting in job creation or retention. This Fund operates primarily with program income from previous business loans. The City of Springfield has initiated a similar program to provide loans to local businesses and will continue to provide such loans. Both Eugene and Springfield expect to continue support of microenterprise training for low- and moderate-income persons. This strategy will address the priority needs of increasing employment opportunities.

Make strategic investments to improve low-income neighborhoods and other areas of slums and blight.

Both the Cities of Eugene and Springfield will consider strategic investments in capital improvement projects serving eligible areas. Such projects may include public infrastructure and other facilities.

**DRAFT Priority Needs
Identified by 2015 Eugene/Springfield Consolidated Plan**

Priority Need	Explanation
<p>Renters - Low and very low income people need increased access to quality affordable rental housing</p>	<ul style="list-style-type: none"> • A significant majority of low-income renters spend more than 30% of their income on housing costs (Eugene – 76%, Springfield – 74%) • A significant majority of low-income renters experience over-crowding, substandard housing, or a housing cost burden (Eugene – 78%, Springfield – 76%) • A large percentage of low-income renters spend more than 50% of their income on housing costs (Eugene – 51%, Springfield – 34%)
<p>Home Owners - Low and very low income people need increased access to affordable home ownership opportunities and support to remain homeowners</p>	<ul style="list-style-type: none"> • A significant majority of low-income owners experience over-crowding, substandard housing, or a housing cost burden (Eugene – 76%, Springfield – 57%) • A significant majority of low-income owners spend more than 30% of their income on housing costs (Eugene – 64%, Springfield – 56%) • A large percentage of low-income owners spend more than 50% of their income on housing costs (Eugene – 40%, Springfield – 31%)
<p>Homeless - People need access to housing and supportive services to prevent them from becoming homeless and to leave homelessness</p>	<ul style="list-style-type: none"> • A total of 11,668 homeless individuals were served in FY 2014 by Lane County.
<p>Non-Homeless Special Needs Populations - People with special needs such as physical and mental disabilities, the elderly, or victims of domestic violence need additional support for housing and supportive services.</p>	<ul style="list-style-type: none"> • Special needs populations need additional support as it relates to affordable housing, human services, and employment opportunities.
<p>Employment Opportunities - People who have low incomes, are unemployed or underemployed need a broader range of employment opportunities, including self-employment</p>	<ul style="list-style-type: none"> • Between 2007 and 2010, Lane County lost nearly 16,000 jobs. • The loss of jobs combined with the subsequent recession, have widened the gap between employed wages and housing costs.
<p>Low-Income Areas & Areas of Slums and Blight – Geographic areas defined as an area of slum or blight or as low-income areas need additional support for rehabilitation and public facility improvements</p>	<ul style="list-style-type: none"> • There are several areas in this community that are or could meet the HUD requirement for an area of slum or blight which would allow different uses of CDBG funds. These areas could benefit from increased investments in the area. • There are several areas of this community that are characterized by 51% or more low-to moderate-income residents, which can benefit from increased investments in this area.

**DRAFT Strategies to Address Priority Needs as
Identified by 2015 Eugene/Springfield Consolidated Plan**

Strategy	Priority Needs Addressed	Possible Examples	Measurements
Increase the supply of affordable housing	Renters, Homeless, Special Needs	Land Acquisition. Development of new rental housing. Assistance to non-profits sponsors to build capacity for new development.	Number of new rental units created Number of sites acquired Number of non-profits assisted
Rehabilitate existing housing stock affordable to low-income persons	Renters, Homeless, Special Needs, Low-Income Areas, Home Owners	Continue and expand publicly supported rehabilitation and accessibility improvements.	Number of rental units rehabbed Number of owner-occupied units rehabbed
Provide down payment assistance for home ownership	Home Owners	Assist low-income residents with the first time purchase of a home.	Number of owner units acquired Number of households assisted
Remove barriers to affordable and supportive housing	Renters, Home Owners, Homeless, Low Income Area Non Homeless Special Needs	Support programs that assure housing opportunities are provided without discrimination. Support Housing Policy Board	Maintain fair housing services Number of fair housing events
Support a human services delivery system to address the needs of homeless persons and special needs populations	Homeless, Special Needs	Fund capital improvements to facilities by non-profits. Fund non-profit services through the Human Services Commission	Homeless and special needs people served Agencies served
Promote economic development and employment opportunities through the creation of jobs and business development	Employment Opportunities	Provide below market financing to local businesses creating or retaining jobs. Provide micro-enterprise training and development opportunities.	Jobs created or retained Businesses assisted
Make strategic investments to improve low income neighborhoods and other areas of slums and blight	Renters, Owners, Homeless, Special Needs, Low Income Areas and Slums & Blight, Employment Opportunities	Provide financing for activities which eliminate slums and blight, including acquisition, clearance, rehab and historic preservation and economic development activities.	Number of projects