



TO: Community Development Commission  
VIA: Mark W. Shepard, P.E., Public Works Director and Community Development Director  
FROM: Anne Catlin, Lead Long Range Planner  
DATE: April 9, 2014  
SUBJECT: April 14, 2014, Meeting

Your April 14, 2014, meeting has a full agenda. You will be taking public comments on the:

- Draft Albany 2014-2015 Action Plan, and
- Albany's Analysis of Impediments to Fair Housing and Fair Housing Plan.

These will then be forwarded to the City Council. The City Council will hold a public hearing on these documents April 23, 2014. Once they review and approve these documents, they will be submitted to HUD on May 15, 2014.

You will also be reviewing the Draft Albany Citizen Participation Plan and the minimum and maximum grant awards you want to set for the 2014-2015 Small Business Grant program.

The agenda items are discussed below.

1. DRAFT 2014-2015 Action Plan. *Required Action:* Hear public comments and make final recommendations for amendments related to 2014-2015 programs and budgets and any other plan elements.
2. DRAFT Analysis of Impediments to Fair Housing and Fair Housing Plan. *Required Action:* Hear public comments and make recommendations for amendments to this analysis and identified impediments to fair housing. *Staff Comments:* All recipients of federal funding are required to certify that they affirmatively further fair housing. CDBG entitlement cities are required to conduct an analysis of impediments to fair housing and develop an action plan outlining steps to eliminate fair housing discrimination or discriminatory practices that may be occurring within the city.
3. DRAFT Citizen Participation Plan. *Required Action:* Review and recommend approval of the plan. *Staff Comments:* HUD requires citizen participation in the development of CDBG-related plans and requires entitlement cities to follow a citizen participation plan. The plan outlines the process the city will follow to engage and inform the public of CDBG related activities and plans. The foundation of Albany's Citizen Participation Plan is included in the Consolidated Plan, but we must adopt a separate plan and follow it.
4. Small Business Grant Program – *Required Action:* Please review Attachment A so you can decide on minimum and maximum grant awards to small businesses at this meeting. See *Staff Comments:* There is interest in this grant program and I would like you to finalize the program details so that we can get the program started.

Thank you in advance for taking time to carefully review and consider the plans included in this agenda packet.

Please contact me if you have any questions or suggestions prior to the meeting.

ALC



**NOTICE OF PUBLIC MEETING**  
**CITY OF ALBANY**  
**COMMUNITY DEVELOPMENT COMMISSION**

**WILLAMETTE ROOM**  
**Albany City Hall, 333 Broadalbin Street SW**

**Monday, April 14, 2014**  
**12:00 p.m.**

**AGENDA**

CALL TO ORDER	(12:00) Zimmer
PUBLIC COMMENTS ON CDBG PLANS AND 2014-2015 PROGRAMS	(12:05) Zimmer
DRAFT 2014-2015 ACTION PLAN REVIEW	(12:30) Catlin
DRAFT FAIR HOUSING PLAN REVIEW	(12:40) Catlin
DRAFT CITIZEN PARTICIPATION PLAN REVIEW	(12:50) Catlin
ECONOMIC DEVELOPMENT – SMALL BUSINESS GRANTS DISCUSSION	(1:10) Catlin
APPROVAL OF THE MINUTES: January 13, 2014 and February 24, 2014	(1:20) Zimmer
PROGRAMMING UPDATES	(1:25) Catlin
ADJOURN	
NEXT MEETING: Tentatively Scheduled for May 19, 2014	

***The location of the hearing is accessible to the disabled. If you need special accommodations to attend or participate, please notify the Human Resources Department in advance by calling 541-917-7500.***



# CITY OF ALBANY

## **DRAFT** 2014-2015 ANNUAL ACTION PLAN

### FOR THE CITY OF ALBANY COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS

PREPARED BY THE CITY OF ALBANY, OREGON  
COMMUNITY DEVELOPMENT DEPARTMENT  
APRIL 9, 2014

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

### 1. Introduction

The 2013-2017 Consolidated Plan outlines goals and objectives that will be pursued over the five years to address Albany's low-income community development needs with Community Development Block Grant (CDBG) funds through activities identified in the Annual Action Plans. The Consolidated Plan goals and objectives were developed through the *Needs Assessment*, data analysis and evaluation, consultations with area agencies, and citizen input.

Albany's Fiscal Year 2014-2015 Action Plan identifies programs and activities that will be supported with Community Development Block Grant funds. These activities will address community needs identified in the Consolidated Plan and each activity must meet one of three HUD defined National Objectives:

1. Benefit to low- and moderate- income (LMI) persons: Requires recipients to spend 70% of their CDBG funds to meet the LMI national objective;
2. Aid in the prevention or elimination of slums or blight; and
3. Meet urgent needs to alleviate emergency conditions.

### 2. Summarize the objectives and outcomes identified in the Plan

The City of Albany identified the following Consolidated Plan objectives and outcomes that will be addressed through application of CDBG resources in the 2014-2015 Annual Action Plan.

#### Housing Affordability

Objective 1: Reduce the housing cost burden for Albany's low income households by reducing maintenance costs and monthly overhead costs of low-income households earning 60% or less of the HUD adjusted median family income (HAMFI).

Objective 2: Maintain and improve the quality of Albany's affordable housing supply through no-interest deferred loans for housing rehabilitation of low-income occupied housing.

Outcomes: Rehabilitate and/or improve energy efficiency in housing units occupied by low-income households.

#### Homelessness and Poverty

Objective 1: Expand the supply of housing for homeless families, youth and individuals.

Objective 2: Support the *Linn County Ten Year Plan to Address Issues Around Housing and Homelessness*.

Outcomes: Provide 4 emergency shelter beds for homeless or at-risk youth and 4 transitional beds for homeless families or individuals.

#### Community Development

Objective: Remove deteriorating and blighted conditions at public facilities in Albany's low-income census tracts.

Outcomes: Replace or repair 400 lineal feet of Periwinkle Path and complete the Sunrise Park remodel. Both projects are in Albany Census Tract 208

### **Economic Development**

Objectives: Expand economic opportunities for Albany's low and moderate-income residents by supporting microenterprise and small business development through training, technical, and financial assistance to create jobs or to help businesses in LMI areas with building or public improvements.

Outcomes: Businesses Assisted: 10; Jobs Created/Retained: 4

### **Public Services**

Objectives: Support public service agencies and programs that improve the lives of Albany's special needs and low-income populations:

- Jackson Street Youth Shelter: Street outreach and case management to at-risk or homeless youth
- FISH: Add shelter or transitional beds for women with children
- CARDV: Albany hotel nights for victims of domestic violence
- C.H.A.N.C.E.: Pay GED costs and support for residents recovering from drug and alcohol addiction.

Outcomes: Public Service Activities other than LMI Housing Benefit: 100 people assisted

### **Fair Housing**

Objectives and Strategies: The City and the Community Development Commission will work to reduce impediments to fair housing. The City will also contract with the Fair Housing Council of Oregon to provide training and counseling for Albany property owners, residents and developers.

Outcomes: Public Service Activities other for LMI Housing Benefit: 25 people assisted

## **3. Evaluation of past performance.**

At the time the 2014-2015 Annual Action Plan was prepared, the City was still launching its 2013-2014 programs and activities.

## **4. Summary of citizen participation process and consultation process**

The City followed its Citizen Participation Plan in carrying out the process to develop this FY 14-15 Action Plan. The City gathered community input regarding needs, priorities, and projects outreach to land networking with local agencies, application proposals, public comments, and public hearings.

The Mayor appointed a Community Development Commission that includes the following representatives: social services, lending institution, housing industry, economic development, residents, the Albany Planning Commission, and the Albany City Council. They provide valuable input on community needs and programs. The Commission meets monthly and meetings are open to the public.

City staff and the Commission spent the first Plan year evaluating and assessing community needs related to economic development, housing, homelessness and public services. The Commission evaluated applications for public services, homeless housing needs and economic development programs that informed the programming and funding recommendations for the FY 2014-2015 Action Plan.

City staff and several Commissioners participate in local boards and committees that are devoted to reducing homelessness, delivering affordable housing, or providing services to Albany's low income, special needs, and minority residents.

## 5. Summary of public comments

The following comments were received on the DRAFT 2014-2015 Action Plan:

- **TO BE COMPLETED AFTER THE PUBLIC COMMENT PERIOD CLOSSES.**

The list below includes the public comments received in 2013 regarding community development needs that helped to identify the goals and objectives identified in the Consolidated Plan and in the 2014-2015 Action Plan

- Programs for housing rehabilitation and weatherization
- More industry wage jobs, job opportunities and job training and placement
- More support for the homeless including laundry facilities, better food, housing opportunities, cold weather shelters, health and dental care
- Homeless shelter for families with children and for youth
- Detoxification facility
- More transitional and supportive housing
- Clean up Sunrise park and Periwinkle Creek
- Abuse prevention services
- Parenting classes
- Teen counseling
- Programs to prevent children from going into foster care including parenting classes and specialized child care;
- Strategic planning around housing and economic development opportunities for minorities;
- More community gardens, safe routes to parks and gardens, more walking and bike paths to increase physical activity for families;

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

- **TO BE COMPLETED AFTER THE PUBLIC COMMENT PERIOD CLOSSES.**

## 7. Summary

Albany's 2014-2015 Action Plan reflects coordinated planning and citizen participation to identify the City's top priority needs and eligible projects that can be supported with CDBG funding in this program year.

The 2014-2015 Plan objectives and strategies will support programs that expand housing and economic opportunities for all residents within the City and to improve livability by addressing blighted conditions and community development needs.

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

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

Agency Role	Name	Department/Agency
Administration, Planning and Programming	City of Albany	Community Development Department

Table 1 – Responsible Agencies

### Narrative (optional)

The City of Albany will be responsible for preparing the Consolidated Plan, Annual Action Plans, and for administration of each grant program and funding source. The City's Community Development Department staff will be responsible for administering Albany's CDBG programs and ensuring compliance with HUD regulations.

The Community Development Commission will review and recommend policies, programs, activities and strategies to the Albany City Council related to the CDBG programs, the Consolidated Plan, Annual Action Plan, and any substantial amendments proposed to those plans. The Commission will review the Consolidated Annual Performance Evaluation Reports (CAPER) each year to examine the performance of the projects funded in whole or in part with CDBG Program funds.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

#### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The 2014-2015 Action Plan priorities are the results of consultation with area agencies and service providers, community leaders, the public, and applicants for public services and homeless housing funding. The City consulted with other City departments to identify public facility and community development needs. The list of agencies and organizations consulted is listed in Table 2.

City staff attends and participates in meetings that include housing providers, health providers, and service agencies - primarily through the HEART (Homeless Enrichment and Rehabilitation Team) monthly meetings. HEART includes representatives from area leaders and service providers.

The membership of the Community Development Commission was purposefully diverse and will enhance coordination and communication among community leaders and service providers. Appointments to the Commission include a diverse representation of community leaders and interests, and currently includes the Community Services Consortium, a quasi governmental agency, Albany Area Habitat for Humanity, Linn Benton Community College Office of Diversity, Oregon State University Extension – Nutrition Education, Rural Oregon Continuum of Care, and the Albany City Council, Human Resources Commission and Planning Commission.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Rural Oregon Continuum of Care (ROCC) is a consortium of HUD-funded homeless housing and service providers working in Oregon’s most rural counties, including Linn County. The ROCC holds monthly meetings with the purpose of fostering and enhancing collaborative work and the development of performance measures around the issues of homelessness.

Three agencies in the Albany area are designated as Continuum of Care agencies - the Community Services Consortium (CSC), Linn-Benton Housing Authority (LBHA), and Community Outreach Incorporated. CSC and LBHA are located in Albany and serve Albany residents directly through a variety of programs. Community Outreach, an emergency shelter in Corvallis, serves some of Albany’s homeless families with children.

CSC is the lead local agency that plans and coordinates the network of services provided in Benton, Linn and Lincoln counties. As one of the state and federally recognized Continuum of Care agency for the region, CSC acts as a conduit for federal and state homeless program funding as a member of the state’s Rural Continuum of Care. CSC coordinated the development and update of the Ten Year Plan to Address Issues Around Housing and Homelessness in Linn County (Ten-Year Plan).

Representative from CSC and LBHA served on the CDBG task force that helped guide the Consolidated Plan and 2013-2014 Action Plan. A representative from Albany Helping Hands, the City’s largest homeless shelter, and two homeless advocates also served on the task force.

The City of Albany is also a partner in the Homeless Enrichment and Rehabilitation Team (HEART). HEART members include a broad range of service providers, homeless advocates, health providers, and governmental agencies within Linn County with the purpose to coordinate services and prioritize and address Linn County's homeless and housing needs. The HEART meets monthly.

There are quarterly meetings of the Committee to address issues surrounding housing and homelessness in Linn County, Oregon (homeless plan committee).

Both the HEART and the homeless plan committee work to identify and address the needs of Albany's homeless residents and residents that are at risk of becoming homeless.

The City held a meeting with area homeless service providers in late 2013 to determine needs that could be supported with CDBG funding in the 2014-2015 program year. Based on the needs identified, the City requested proposals for eligible CDBG activities that will address the needs of Albany's homeless residents.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Community Services Consortium (CSC) receives Emergency Solutions Grants (ESG) funds for use in the City of Albany. The City consulted with the CSC regarding the allocation of ESG funds and the performance measures.

Prior to preparing their 2013-2015 biennial grant request for ESG funds, the CSC hosted a meeting with area providers to determine the priority service needs to address issues around homelessness and to prevent those at risk of becoming homeless to stay in their homes. Performance measures were identified in the grant application. The CSC will use a portion of the ESG funds for Homeless Management information System (HMIS) record keeping in order to better track program outcomes and to assist in identifying populations that need assistance.

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

Many Community Development Commissioners (CDC) represent some of Albany's area agencies and organizations. The CDC and City staff consulted with area service providers through two application cycles to identify needs that could be addressed in the 2014-2015 program year. Additional direct consultation by staff provided an opportunity for staff to clarify and expand on the City's understanding of community needs and funding priorities. A list of primary agencies that were consulted in the development of this Plan are outlined below. All agencies are listed in Table 2.

- The **Community Services Consortium (CSC)** is a HUD Community Action Agency that receives and distributes Community Services Block Grant funding in a three-county region that includes Albany, Benton, Linn and Lincoln Counties. CSC provides housing services, rental and utility assistance, job training and ESG funds to reduce homelessness in Albany.
- **Oregon Cascades West Council of Governments (OCWCOG)** is a voluntary association of twenty-one cities, three counties, the Confederated Tribes of the Siletz Indians and two port districts. OCWCOG helps communities collaborate to solve problems and connects member governments,

businesses and individuals with a wide array of resources. OCWCOG also serves as a forum for cross-jurisdictional cooperation.

- **Linn Benton Community College, Small Business Development Center** provides education, training and counseling to small businesses through a team of business advisors and faculty. They offer microenterprise courses and counseling as well as small business management programs to help improve economic opportunities within Albany and the region.
- **Linn County Health Services** is the primary agency providing mental health services in Albany. The Mental Health division offers a Community Support Services team and crisis services for persons with mental illness and disabilities. The County also has an Adult Services Team that helps homeless or near homeless individuals overcome or prevent the conditions of homelessness by facilitating access to comprehensive community-based services by a team that includes representatives from many agencies.
- The **Linn-Benton Housing Authority (LBHA)** oversees HUD Section 8 housing activities in Albany and serves over 2,600 families in the two-county area.

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**Consolidated Plan Table 2 – Agencies, Groups, Organizations Who Participated in the Plan Process or Consultations**

Agency/Group/ Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Albany	Local Government	All	Various City departments were consulted to gain insights into employment and economic development needs, infrastructure and public facility needs, parks and recreation needs, housing and affordability needs, lead paint issues and practices, and the impacts of land use planning and policies on housing affordability. This consultation and coordination will be ongoing.
Albany Area Habitat for Humanity	Housing	Housing Needs Assessment, Special Needs Populations	The City consults frequently with Albany Area Habitat for Humanity on affordable housing needs and strategies through work on individual projects. The City will collaborate with Habitat regarding low-income housing needs.
Albany Helping Hands	Services-Homeless	Homeless Needs - all	Albany Helping Hands is the leading homeless provider in Albany. The City consulted with staff and board members regarding homeless needs.
Albany Partnership for Housing and Community Development (APHCD)	Housing Services - Housing, Services - Homelessness	Housing Needs, Homelessness	APHCD was consulted for affordable housing, transitional and permanent supportive housing needs. Consultation and coordination is ongoing.
Benton Linn Health Equity Alliance	Non-Profit	Housing Needs	The City consulted with staff regarding diversity and housing issues. The City will continue to consultations for guidance on housing policies and practices.
OSU Extension, Familia Activas	Other – Hispanic/Latino Community	Housing Needs, Non-Housing Community Development Needs	Staff members were consulted for help in seeking input from the Hispanic/Latino community on housing and community development needs. The City will work to build relationships within the Hispanic/Latino community.

<b>Agency/Group/ Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
City of Corvallis	Local Government	Process, Consultation	The City has consulted with Corvallis staff about their CDBG projects and fair housing issues.
Community Services Consortium (CSC)	Action Agency Continuum of Care	Housing Needs Assessment, Anti-Poverty Strategy	The Community Services Consortium (CSC) was consulted directly for input about homelessness data, needs and existing programs, housing rehabilitation and weatherization programs, job training. Collaboration and consultation will be ongoing throughout the five year Consolidated Plan period.
HEART	Services - Homeless	Homeless Needs	Homeless needs and priorities.
Family Tree Relief Nursery (FTRN)	Services – Special Needs, Housing Services – Special Needs	Housing, Special Needs	Staff met with FTRN to discuss needs related to preventing child abuse.
Linn County Health Services	Housing Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homelessness Services-Health Health Agency Public Funded Institution/System of Care Other government-County	Housing Need Assessment Lead-Based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy	Various representatives of Linn County were consulted for input into the healthcare and services needs of many of the populations described in the Consolidated Plan. The county is involved in the Linn County Ten Year Homelessness Plan and in providing health and mental health care for individuals and families. City and county consultation and collaboration will continue to occur on various fronts on an ongoing basis.
Linn Benton Housing Authority (LBHA)	PHA	Housing – All, Public Housing – All	LBHA provided data regarding Section 8 housing choice voucher use in Albany. Coordination and consultation will continue and improve as the Consolidated Plan is implemented.
FISH of Albany	Services-Homeless	Homeless Needs - all	The City consulted with staff regarding homeless needs. FISH will receive funding to provide services to homeless families.

Agency/Group/ Organization	Agency/Group/Or ganization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Jackson Street Youth Shelter	Services- Housing, Services- Homelessness	Housing Need Assessment Homelessness Strategy Homelessness Needs- Unaccompanied Youth	Jackson Street Youth Shelter was consulted on the housing and services needs of homeless and at-risk youth in Albany. The City is allocating funding to youth case management and an emergency shelter and expects to work closely with JSYS in the FY 14-15 Plan.
Oregon Cascades West Council of Governments (OCWCOG)	Housing Services-Elderly Persons Services- Person with Disabilities Services- Employment Regional organization Planning organization	Housing Need Assessment  Non-Homeless Special Needs Economic Development Market Analysis Anti-Poverty Strategy	In the 14-15 FY Plan, OCWCOG staff was consulted for economic development and senior housing needs. Consultation will be ongoing.
Center Against Rape and Domestic Violence (CARDV)	Services- Victims Services- Housing	Housing Need Assessment Non-Homelessness Special Needs	Consultation with CARDV was used to identify needs of victims of domestic violence. CARDV will receive funding to help provide shelter and services to survivors of domestic violence. This coordination will be ongoing.
C.H.A.N.C.E.	Services-Homeless	Services-Homeless	C.H.A.N.C.E., Community Helping Addicts Negotiate Change, was consulted for needs to reduce homelessness and addiction In Albany. CDBG funding will be provided for their GED program.
Community Outreach, Inc.	Housing Services- Children Services- Persons with Disabilities Services- Homeless	Homelessness Strategy Homeless Needs- Chronically Homeless Homeless Needs- Families with children Homelessness Needs- Veterans	Community Outreach, Inc. (COI) in Corvallis provides emergency shelter and services for families with children. The City will continue consultations with COI during the plan period to address the needs of Albany’s homeless families with children and other support programs.

Agency/Group/ Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Linn Benton Community College Small Business Development Center (LBCC SBDC)	Services-Education Services-Employment	Economic Development Anti-Poverty Strategy	The City will provide CDBG funding for the LBCC microenterprise and small business development programs that will increase economic opportunities for Albany's low-income residents and for Albany's Hispanic/Latino residents.
Fair Housing Council of Oregon (FHCO)	Housing Service-Fair Housing	Housing Need Assessment Fair Housing	The City will work with the Fair Housing Council of Oregon each year to carry out fair housing training activities for area landlords and tenants, and consults on the types and frequency of fair housing-related calls they receive from Albany residents. This consultation has and will continue to provide direction for future fair housing training, outreach and testing efforts.
U. S. Department of Housing and Urban Development	Housing Other Government-Federal	Housing Need Assessment Market Analysis	Much of the data presented throughout this Consolidated Plan was provided to the City through HUD training and publications. HUD also provided American Community Survey (ACS) data. Consultation with HUD regarding eligible activities, plans and monitoring will be ongoing.
Greater Albany Public School District (GAPS)	Housing Services-Children Services- homeless Services-Education Other government-Local	Homelessness Strategy Homeless Needs-Families with children	Consultation with the GAPS McKinney Vinto and youth services coordinator to work with homeless and highly mobile students residing in the Albany district. Consultations will be ongoing.

**Table 2 – Agencies, groups, organizations who participated**

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

NONE IDENTIFIED.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Linn County's 10 Year Plan to End Issues Around Housing and Homelessness	Community Services Consortium	The Strategic Plan goals support the Ten Year Plan to Address Issues Around Homelessness goals.
CSC FY 2013-2014 Budget & Multi-Year Strategic Plan	Community Services Consortium	The CSC provides numerous services and programs related to CDBG activities, such as housing rehab, weatherization, job training, homeless support.
Linn-Benton Housing Authority Long Range Plan	Linn Benton Housing Authority	The Strategic Plan goals support the plan goals.
Senior & Disability Services Area Plan for 1/1/13 to 12/31/16	Oregon Cascades West Council of Governments	The Strategic Plan goals support the plan goals.
City of Albany Strategic Plan FY 2013 through FY 2017	City of Albany	The Plan goals support the City's strategic plan goals for great neighborhoods, a safe city and healthy economy.
City 2006 Parks and Recreation Master Plan	City of Albany, Parks and Recreation Department	The Strategic Plan goals support the plan goals.
Cascades Wet Economic Development District 2010-2015 Comprehensive Strategy	Oregon Cascades West Council of Governments	The Plan goals align with the strategy of advancing economic opportunities within the region and partnering to improve workforce training and education.
Linn County Community Health Improvement Plan (CHIP)	Linn County	The CHIP identified health related needs such as access to health care and substance abuse, which are issues facing many homeless and low-income persons.

**Table 3 – Other local / regional / federal planning efforts**

## AP-12 Participation – 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City's first Consolidated Plan was submitted to HUD in mid-August of 2013. The public participation process for the Consolidated Plan has greatly informed the FY 2014-15 Action Plan priorities. The participation process included a public survey of residents and recipients of support that gathered the most information from Albany's citizens. As part of the Consolidated Plan process, the City held a public open house in June 2013; and public hearings were held July 24, 2013 and August 14, 2013.

The 2014-2015 Action Plan public input consisted of the following:

- The Community Development Commission reviewed applications and heard presentations for requests for funding for eligible activities.
- The Community Development Commission held a public hearing/comment period on April 14, 2014;
- The City Council hearings are scheduled for April 23 and May 14, 2014.
- Public notification included a published legal notice regarding the City Council hearings and 30 day comment period; a press release to local media sources, notices on the City Web site, emails to local agencies, service provider and interested parties.

During the 30-day public comment period, the FY 14-15 Action Plan was available on the City's Website and was available for review at Albany City Hall and both public libraries.

## AP-15 Expected Resources

### Introduction

The City of Albany will receive Community Development Block Grant (CDBG) funds in the amount of \$389,457 in FY 2014-15. This will be the City's second year as a CDBG entitlement grantee.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$389,457	\$0	\$402,361	\$389,457	\$1,100,000	CDBG will leverage private funds, grants, and other public funds

Table 56 - Expected Resources – Priority Table

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

The City anticipates providing CDBG funding to a variety of programs and activities over the five year Consolidated Plan period. Each program or activity identified in the 2014-2015 program year was assessed for its need and the level of other resources available to ensure the activity is completed. In particular,

- The housing rehabilitation programs will create a revolving loan fund as no-interest loans are repaid. The program is being paired with the CSC's federal weatherization grant funds when feasible.
- Community development and neighborhood revitalization projects include public improvements to a city park, Sunrise Park, and one trail, the Periwinkle Path. The City is applying for state funding for these two facilities CDBG funding is anticipated to leverage state parks grants, local parks funds, and local fund-raising.
- Funding to remove barriers to accessibility will be used to supplement city funds for public street, sidewalk and facility repairs. Projects may leverage state or federal funds, depending on the activity.
- Emergency and transitional housing loans or grants will leverage private funding and may leverage other local, state and federal funding sources.
- Microenterprise assistance will leverage state education and federal small business funding.
- Funds allocated for public services will likely be gap financing for a non-profit organization that will provide the balance of funds needed for the activity.

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

Two park facilities owned by the City of Albany with deteriorating conditions and blighting influences were identified in Census Tract 208. The 2013-2014 Action Plan identified improvements to these resources. These improvement projects will continue into the FY 2014-2015 Action Plan.

The City does not anticipate using any City-owned properties in Fiscal Year 14-15 for other CDBG eligible activities.

# AP-20 Annual Goals and Objectives

Goals Summary, Table 57

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	HUD Goal Outcome Indicator
1 - Reduce housing cost burden for LMI households. 2 - Maintain and improve the quality of affordable housing	2013	2017	Affordable Housing  Special Needs	Local Target Areas (Census Tracts 204 and 208)	Rehabilitate aging affordable housing stock in LMI areas  Increase energy efficiency and affordability in LMI areas	\$68,000	Low-income Housing Rehabilitated: 4
3 - Reduce the number of homeless persons	2013	2014	Homeless	Citywide	Provide safe emergency shelter unaccompanied youth;  Move homeless into stable housing	\$43,800	Overnight/Emergency Shelter/Transitional or Permanent Supportive Housing Beds added: 8
4 - Remove barriers to accessibility	2013	2017	Non-Housing Community Development	Citywide	Curb ramp improvements; accessibility improvements at or near public facilities.	\$33,800	Public Facility or Infrastructure Activities other than LMI Housing Benefit: 20 persons benefited
5- Eliminate blighting influences in low and moderate income (LMI) areas	2013	2014	Non-Housing Community Development	Local Target Areas	Sunrise Park redesign; Periwinkle Path repairs/replacement	\$58,500	Public Facility or Infrastructure Activities other than LMI Housing Benefit: 2,000 persons benefited
6- Increase economic opportunities	2013	2014	Non-Housing Community Development	Citywide	Microenterprise assistance;	\$19,500	Businesses Assisted:10 Jobs Created/Retained: 2
6 - Increase economic opportunities	2013	2014	Non-Housing Community Development	Citywide	Job creation; Commercial rehab in LMI areas	\$29,550,	Businesses Assisted: 5 Jobs Created/Retained: 2
7 - Support agencies that provide public services	2013	2014	Affordable Housing Homeless Special Needs Non-Housing Community Development	Citywide	Assist homeless, low Income, and special needs populations	\$58,400	Public Service Activities other than LMI Housing Benefit: 100 persons assisted
8 -Further fair housing	2013	2014	Fair Housing	Citywide	Training, education and consultation	\$0 (2013-14 carryover)	Public Service Activities for LMI Housing Benefit: 20 persons assisted

## Goal Descriptions

Albany's 2014-2015 plan goals are described below.

### **Goal 1: Reduce Housing Cost Burden for Albany's Low-Income Households.**

### **Goal 2: Maintain and Improve the Quality of Albany's Affordable Housing Supply.**

#### Housing Rehabilitation Loan and Essential Repairs Grant Programs

One of Albany's priority needs is to assist households that are experiencing housing cost burden – those households paying 30 percent or more of their incomes on housing cost and severe housing cost burden include households paying 50 percent or more of their incomes on housing related costs. Albany has large concentrations of housing units constructed before 1980 and the need for housing rehabilitation and energy efficiency improvements is anticipated to be high.

Many low-income homeowners cannot afford to make necessary home improvements to maintain the health and safety of their homes or replace operating systems and appliances. Low-income renters often live in buildings in need of major repairs, but making the improvements often results in rent increases that make the units less affordable.

The City is contracting with Community Services Consortium (CSC) to manage a revolving loan fund program for Albany property owners. The program will provide no-interest deferred loans to property owners of low-income housing for needed repairs. CSC will match the rehabilitation loans with federal weatherization grants to help improve energy efficiency and reduce monthly heating and cooling costs when feasible.

The Essential Repairs Grant program will provide small grants for health and safety repairs that are needed to make a dwelling unit eligible for weatherization assistance. These grants would correct any deficiencies prior to receiving weatherization services.

HUD Outcomes: Rehabilitate 4 housing units occupied by low-income households and improve energy efficiency in 4 housing units.

### **Goal 3: Reduce Homelessness**

There are many homeless needs within the community. Priority needs include adding emergency shelter beds in Albany for families with children and unaccompanied youth. There are currently very limited housing options for these homeless and at-risk populations in Albany. CDBG funding will help FISH add capacity to their emergency guest house for women with children and will help Jackson Street Youth Shelter make repairs to a house that was purchased to provide both emergency shelter and transitional housing for Albany's unaccompanied youth.

The second priority need is supportive housing to help transition residents, including special needs populations, out of homelessness into secure housing. Albany Helping Hands, a local homeless shelter will receive funding to make repairs to a house that will provide 4 transitional housing beds.

HUD Outcomes: Provide 4 emergency shelter beds and 4 transitional beds for homeless, at-risk and unaccompanied youth; and provide 4 transitional beds for homeless residents.

#### **Goal 4: Remove Barriers to Accessibility**

The need for public infrastructure improvements specifically related to curb ramps on sidewalks is rising in importance as the community ages and the general population increases. Curb ramp placement and replacement or repair of existing sidewalks is a focus of the City to address accessibility and safety concerns of Albany's residents. As is common in established cities, many areas of the city have no curb ramps at intersections, while other areas have older ramps that were placed before the Americans with Disabilities Act (ADA) and do not meet current standards.

Under the City's *Phase III ADA Transition Plan: Curb Ramps*, preliminary reviews have indicated the need for removal of existing barriers in these areas. In addition to these specified areas, public requests for curb ramp improvements are evaluated and prioritized accordingly for incorporation into the plan for barrier removal.

CDBG funds totaling \$33,800 have been allocated to remove barriers to accessibility at or near public facilities, including parks, and schools; to make curb ramps accessible in Albany's low-income census tracts, or to address complaints and requests for curb ramp improvements. Remove barriers to accessibility in LMI areas and at or near public facilities

HUD Outcomes: Public Service Activities other than LMI Housing Benefit: 20 people assisted

#### **Goal 5: Remove Blighting Influences in Albany's Low and Moderate Income Neighborhoods**

Albany has two census tracts identified as "Low and Moderate Income" (LMI), where more than 51 percent of the households earn less than 80 percent of the area median income with concentrations of persons living below the national poverty level, housing cost burden, aging housing stock, concentrations of minority populations, blighted conditions and deteriorating public facilities.

Sunrise Park is located in LMI Census Tract 208. The park was developed in the 1980s and it is one of the City parks that have not been upgraded. The 2006 Parks Master Plan identified the following needs for Sunrise Park: new playground equipment, widened pathways, improved vehicle access, and parking. A site visit to the park with the Mayor, staff from the parks and police departments, and a neighboring apartment manager identified several safety issues that contribute to its ongoing vandalism. These issues are deterring residents from using the park rather than the park providing a benefit to the residents in the area.

The City allocated \$40,000 in CDBG funds in 2013-2014 for Sunrise Park improvements. These funds will help the City leverage other state and federal grant funds and private donations to improve the park. It is anticipated that additional funds will be needed to complete the park and provide amenities requested by the area residents. An additional \$19,500 is proposed in the FY 2014-2015 Action Plan to complete this activity.

Periwinkle Path is a 1.5-mile long trail that runs through Census Tracts 204 and 208 and beyond. It connects residents from south/central Albany to the Albany Boys and Girls Club and Kinder Park facilities to the north and Grand Prairie Park to the south. The path was constructed more than 30 years ago. Despite efforts to maintain the path there are sections that must be replaced or closed due to dangerous pavement conditions.

CDBG funds of \$50,000 in FY 2013-2014 will repair roughly 600 lineal feet of path. CDBG funds of \$38,000 in FY 2014-2015 will repair an additional 500 feet of path. The path repairs will remove blighting influences in Census Tract 208. The obstacle to repairing the path may be the ability to leverage enough funds to complete repairs to remaining sections of the path.

HUD Outcomes: Replace or repair 500 lineal feet of Periwinkle Path in LMI Census Tract 208.

### **Goal 6: Increase Economic Opportunities for Low and Moderate Income (LMI) Persons**

Microenterprise Development. The Linn Benton Community College (LBCC) Small Business Development Center (SBDC) provides micro-enterprise training and technical assistance to persons in Linn and Benton counties. SBDC has assisted many Albany residents launch a small business through a series of courses and one-on-one advising. The program is open to anyone interested in starting a business or any existing business owner that wants assistance with skill development or business plans to maintain and expand his or her business. The program provides scholarships for low and very-low income persons, displaced workers, and returning veterans. The SBDC partners with other agencies to provide services to the small business community.

CDBG funds of \$19,500 are proposed for LBCCs microenterprise development programs so that the SBDC can provide scholarships to eligible Albany residents, micro-enterprises, and add jobs in the community.

Job Creation/Business Assistance. Linn County's unemployment rate remains one of the highest in Oregon and many residents are underemployed or are in low-paying jobs. The City proposes \$10,000 in CDBG funds to provide scholarships for small business owners to offset the costs of the Small Business Management Program.

CDBG funds of \$19,550 are proposed to be available in small grants to businesses to assist micro-enterprises and small businesses grow and add jobs. Funds will be available to offset microenterprise startup costs or to help existing small businesses that don't qualify for conventional financing by securing loans through Cascades West Council of Governments. Funds can be used to assist with property acquisition, reconstruction, rehabilitation, new commercial or industrial buildings, structures, and other real property improvements.

HUD Outcomes: Businesses Assisted: 15; Jobs Created/Retained: 4

### **Goal 7: Support Agencies that Provide Public Services to Albany's Low Income and Special Needs Residents**

While Albany has numerous service providers, there is demand for more services to address the needs of Albany's homeless, low-income and special needs populations. The City held a competitive grant application process to identify eligible services and programs that could address Plan priorities. Applicants were required to demonstrate the need to expand services or add new services.

Public services include, but are not limited to, services for the homeless and those at risk of becoming homeless, seniors and the disabled, persons with mental or other physical disabilities, victims of domestic violence or sexual assault, child-abuse prevention, and low-income persons such as working parents.

Objectives and Strategies: Provide funding and staff support to the following public service agencies and programs:

- Jackson Street Youth Shelter: Street outreach and case management to homeless and at-risk youth.
- FISH of Albany: Add emergency shelter beds for women with children
- CARDV (Center Against Rape and Domestic Violence): Albany hotel nights for victims of domestic violence
- C.H.A.N.C.E. (Communities Helping Addicts Negotiate Change): Pay GED training and testing costs for residents recovering from drug and alcohol addiction.

HUD Outcomes: Public Service Activities other than LMI Housing Benefit: 100 people assisted

### **Goal 8: Further Fair Housing in Albany**

The City will continue to work with the Fair Housing Council of Oregon (FHCO) to provide training for Albany property owners, landlords, developers, and others in the housing industry. Funds from 2013-2014 will carry over into FY 2014-2015. If funds are available, training will be offered to City staff to understand fair housing laws related to new development. The Fair Housing Council will also provide counseling through their hotline. Brochures will be made available in City Hall and on the City's website.

Objectives and Strategies:

- Fair housing education and outreach: Sponsor fair housing training provided by the FHCO for landlords and others working in the housing industry. (2013-2014 program year funds will carry over).
- Increase community awareness of fair housing issues by increasing the distribution of fair housing information and resources in English and in Spanish.
- Work with the Hispanic and Latino community to enhance communication and delivery of fair housing resources in order to identify and stop acts of discrimination.
- The City of Albany will monitor rental and mortgage ads for discrimination.

HUD Outcomes: Public Service Activities for LMI Housing Benefit: 20 people assisted

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City does not receive any HOME funds. Not Applicable.

## **AP-35 Projects – 91.220(d)**

### **Introduction**

This section lists and describes the projects that the City of Albany Community Development Block Grant programs will carry out during FY 2014-15. The projects reflect priorities that have been identified within the 2013-2017 Consolidated Plan.

Albany's community development needs were reviewed against eligible activities, existing resources and programs, gaps in service delivery, financial resources, and organizational capacity. The City has prepared

a package of projects that balance the priority needs for Albany’s low- income and homeless residents, removes blighting influences in low-income neighborhoods, adds economic opportunities, removes barriers to accessibility, and supports area service providers that work with Albany’s special needs populations and low-income residents.

The second year of projects continues several programs and projects that were started in the FY 2013-14 program year and proposes four new public services activities.

**Table 59 – Project Information**

#	Project Name
1	Housing Rehabilitation Loan Program
2	Essential Repair Grant Program
3	Homeless Housing
4	Neighborhood Revitalization - Sunrise Park Redesign
5	Neighborhood Revitalization - Periwinkle Path
6	Remove Barriers to Accessibility
7	Microenterprise Development
8	Job Creation/Business Assistance
9	Public Services
10	Fair Housing Education and Outreach
11	Program Administration

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

The Community Development Commission assessed the priorities in both the programs and funding identified in the FY 2013-14 Annual Action Plan as a starting point for FY 2014-15 allocations.

Requests for proposals were reviewed for public services and homeless housing needs. Projects were selected based on needs identified in the Consolidated Plan, programs that expand existing services or capacity, and program performance measures. There was more demand for financial assistance for public services than funds available.

The need to improve incomes of Albany’s low-income residents and provide more economic opportunities were the reasons to allocate funding to economic development activities. Economic development priorities were informed by presentations and information received from the Linn Benton Community College Small Business Development Center, Cascades West Council of Governments, and the City’s Economic Development Director.

Lack of funding is the primary obstacles to addressing underserved needs.

## AP38 Project Summary

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Rehabilitation Loan Program	Tracts 204 & 208	Maintain and improve the quality of affordable housing  Eliminate blighting influences	Help low-income people maintain their homes  Reduce housing cost burden	\$63,000
Essential Repair Grant Program	Tracts 204 & 208	Maintain and improve the quality of affordable housing	Increase energy efficiency;  Reduce housing cost burden	\$5,000
Shelter for Unaccompanied Youth	Tract 208	Reduce homelessness  Support goals of the Ten Year Homeless Plan	Provide emergency shelter for unaccompanied youth	\$35,000
Helping Hands Supportive Housing.	Tract 208	Reduce homelessness  Support goals of the Ten Year Homeless Plan	Move homeless into supportive housing	\$8,800
Sunrise Park Rehabilitation	Tract 208	Remove Blighting Influences in LMI areas	Improve public facilities in LMI areas and areas with a higher minority concentration	\$19,500
Periwinkle Path Repairs	Tract 208	Remove Blighting Influences in LMI areas	Improve public facilities in LMI areas and areas with a higher minority concentration	\$39,000
Remove Barriers to Accessibility	Tracts 204 & 208, public facilities	Remove Barriers to Accessibility; Public Improvements in LMI areas	Accessibility improvements to city sidewalks and facilities	\$33,800

Microenterprise development	Citywide	Business Assistance	Support LBCC's microenterprise programs	\$19,500
Business Assistance/Job Creation	Citywide	Business Assistance	Support small businesses and job creation	\$29,550
Public Services: Jackson Street Youth Shelter	Citywide	Reduce Homelessness of Youth	Emergency Housing for Homeless/At-Risk Youth	\$21,000
Public Services: CARDV Albany Shelter Nights	Citywide	Support victims of domestic violence	Provide hotel nights for Albany victims	\$17,000
Public Services: C.H.A.N.C.E. GED Program	Citywide	Reduce recidivism of substance abuse	GED Training and Testing	\$10,000
Public Services: FISH Guest House	Citywide	Reduce Homelessness of Families	Provide shelter for women with children	\$10,400
Program Planning and Administration	Citywide	All Goals	Manage delivery of all programs and program monitoring	\$77,900

**Table 58 – Project Summary**

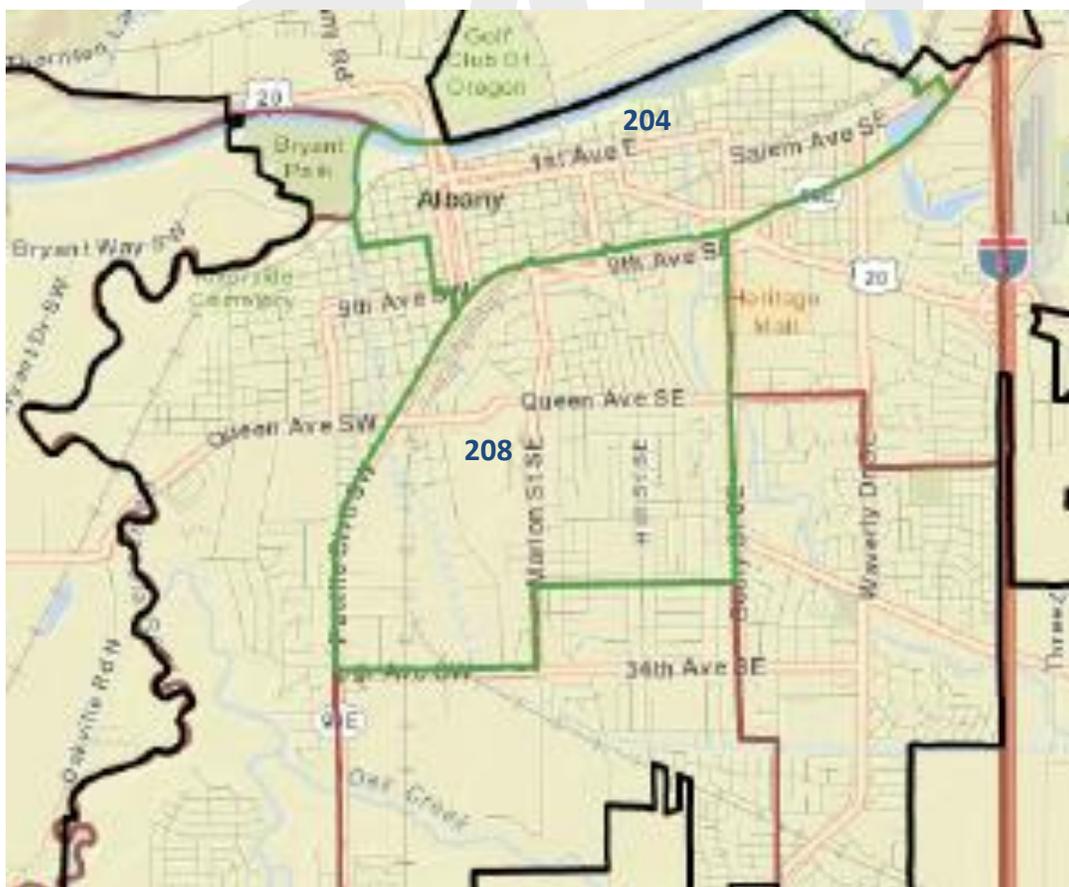
## AP-50 Geographic Distribution

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

The City of Albany is located in the middle of the Willamette Valley in western Oregon. The Willamette River runs east-west through the City. Interstate 5 runs north-south through the City. Albany has two census tracts that qualified as low-income tracts with over 50 percent of the households with incomes less than 80% of the area median income.

Census Tract 204 has the highest percent of persons in poverty, at 39.1%. Census Tract 204 is bordered by the Willamette River to the north and includes historic downtown and older areas in the heart of the City.

Census Tract 208 abuts Tract 204 to the south and is located in the geographic center of the city. Tract 208 is south and east of Pacific Boulevard, State Route 99. It includes a large amount of industrial land, apartments, and housing built in the 1970s and 1980s. Tract 208 also includes a concentration of Hispanic/Latino and other minority households.



## Geographic Distribution

The table below estimates the percentage of 2014-2015 Program Year funds that will be directed to projects and programs within the two target area census tracts 204 and 208.

Target Area	Percentage of Funds
204 & 208	52%

Table 60 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

In this Action Plan, the City plans to focus housing rehabilitation and community development projects in the two local priority areas, Census Tracts 204 and 208. The two tracts together contain roughly one fourth of the City's population and households. The two census tracts also contain a large percentage of Albany's older housing stock and have the highest poverty rates.

The City's goal is to focus Housing Rehabilitation Loan and Essential Repairs Grant program funding in a few blocks in order to make a greater impact. The YouthBuild job skills training program for low-income and homeless young adults will concentrate housing improvements in Census Tracts 204 and 208, in the same neighborhoods where housing rehabilitation and essential repairs funds are allocated.

The Homeless Housing Program will provide funding to help rehabilitate two existing houses that located in Census Tract 204. One house will be used as a shelter and transitional housing for youth and the other will be a transitional supportive house for adults.

# Affordable Housing

## AP-55 Affordable Housing

### Introduction

The City of Albany's Community Development Block Grant programs will expand affordable housing opportunities for Albany's homeless and non-homeless residents in FY 2014-2015 and over the life of the Consolidated Plan.

The FY 2014-2015 Action Plan will provide funding to improve Albany's existing affordable housing stock through the Housing Rehabilitation Loan and Essential Repairs Grant programs.

FY 14-15 CDBG funding will provide financial support to three agencies in order to add transitional supportive housing beds to reduce homelessness for unaccompanied youth, families with children, and adults. These programs will help residents to transition out of homelessness and into supportive housing.

The City estimates the following goals for affordable housing assistance provided in FY 2014-2015.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	4
Non-Homeless	3
Special-Needs	1
Total	8

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	4

**Table 62 - One Year Goals for Affordable Housing by Support Type**

### Discussion

The Housing Rehabilitation Loan Program will provide no-interest deferred-payment loans to Albany homeowners or occupants earning 60% or less of the area median income. The loan minimum is \$10,000 and the maximum is \$20,000. The Essential Repairs Grants program will award grants up to \$2,000 to make homes eligible for free weatherization assistance and may or may not be paired with the Housing Rehabilitation Loan Program. It is estimated that at least four housing units will be repaired or weatherized in the 2014-2015 Program year through these two CDBG programs.

Transitional housing for homeless residents is discussed in AP-65.

## **AP-60 Public Housing**

### **Actions planned during the next year to address the needs related to public housing**

There are no public housing units in the City of Albany. Section AP-60 is not applicable.

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

Not applicable.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable.

DRAFT

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

### Introduction

The consolidated planning process identified existing programs and services that assist Albany's homeless, other special needs populations and gaps in the delivery system.

Homelessness– The region has a network of homeless assistance providers including emergency shelters, support for victims of domestic violence, child abuse prevention, medical and dental support, soup kitchens, and food and clothing pantries for the homeless. Providers and advocates that work together to refer the homeless to services that can help them get into housing.

The 2013 Point in Time (PIT) count counted 244 homeless individuals, with 35 of them as unsheltered. The number of individuals placed in permanent supportive housing units in Linn County increased from 25 in 2009 to 120 in 2011, partly due to an increase in the number of units available. Despite local efforts and EHA and ESG funding to assist with homeless programs, there is ongoing need to assist persons that are homeless or at risk of becoming homeless with affordable housing. Ability to pay staffing costs to deliver programs was a significant issue identified in the 2009-2011 provider survey, indicating there may be reductions in the programs targeted to assist homeless people or those at risk of becoming homeless.

Special Needs Activities - Albany's non-homeless special needs populations identified in the 2014-2015 Plan include persons with alcohol or drug addictions, and victims of domestic violence or child abuse.

- Victims of Domestic Violence: public services funding will be awarded to CARDV to expand their services for Albany residents. Funds will be used to purchase hotel rooms in Albany in order to keep victims close to their support network.
- Addiction Services: C.H.A.N.C.E. will receive CDBG funding to pay for the costs associated with clients who need to take the GED test and any preparatory courses. This program will help clients gain skills and move forward to further their education and employment and will hopefully reduce recidivism and help addicts get back on their feet.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

The Consolidated Plan and the FY 14-15 Action Plan include the following one-year goals and actions for reducing homelessness, and providing outreach to homeless persons.

**Goal:** Support the *Linn County Ten Year Plan to Address Issues Around Housing and Homelessness*

**Goal:** Break the cycles of addiction and abuse

The 2014-2015 Plan includes support to Jackson Street Youth Shelter to expand their services to provide street outreach and case management for Albany's at-risk and homeless youth. This program will assess the needs of Albany's youth and connect them with services and support. The goals of the program are to reconnect youth with families and keep them off the streets.

C.H.A.N.C.E., an addiction recovery center, will receive CDBG public services funds to pay for GED

training and test taking. With this type of educational opportunity it will help clients who are struggling to stay sober improve their lives by giving them access to tools and skills that will help them develop plans for their future.

The Plan includes funds to help support CARDV so they will be able to expand their services to Albany by providing emergency shelter at Albany area hotels in combination with counseling.

### **Describe the jurisdictions one-year goals and actions for addressing the emergency shelter and transitional housing needs of homeless persons.**

**Goal:** Reduce Homelessness

**Goal:** Support the *Linn County Ten Year Plan to Address Issues Around Housing and Homelessness*

Priority needs for the 2014-2015 program year include adding emergency shelter beds in Albany for families with children and unaccompanied youth. There are currently very limited housing options for homeless families and youth in Albany. The 2012 homeless count provided by the Albany School District found there were 306 children in grades K through 12 that were considered homeless (including families staying with friends or relatives). Of these, 87 were unaccompanied youth. The one night point in time count in 2012 counted 96 homeless children on the streets or in shelters. The Linn County Juvenile Department reported 185 runaway youth in 2011.

In 2014-2015 CDBG funding will be allocated to the following projects that will provide emergency and transitional housing needs for homeless residents:

- Homeless and At-Risk Youth: Jackson Street Youth Shelter (JSYS) requested public services funding to expand services to provide street outreach and case management of Albany's at-risk and homeless youth. JSYS also requested "homeless housing" funding to make necessary improvements to a house that will provide shelter and transitional housing for youth in Albany.
- Homeless Families with Children: FISH of Albany requested public services funding to expand their services and capacity at their existing guest house as well as help reconfiguring the house to add capacity/beds.
- Homeless Individuals and Households: Albany Helping Hands requested funding to rehabilitate a house for transitional housing and help acquire a second home for the same purpose. The program will provide supportive housing services to residents for a year.

Outcomes: Provide 4 emergency shelter beds and 4 transitional beds for homeless, at-risk and unaccompanied youth; and provide 4 transitional beds for homeless individuals.

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

The City of Albany's FY 2014-2015 Action Plan to help homeless persons make the transition to permanent housing and to help prevent homelessness include expansion of the following services and programs (already described in the Plan):

- Substance Abuse – C.H.A.N.C.E recovery center staff will work with clients to help them prepare for and take the GED, an important first step in providing a foundation for the future.
- Unaccompanied Youth – Jackson Street Youth Shelter will provide street outreach and counseling to Albany's unaccompanied youth. They are also working on making repairs to a house that will become a youth shelter with transitional housing and support services for Albany's youth. Youth who do not have a place to return to can enroll in the Transitional Living Program. The program promotes self-sufficiency and will develop and work on a case plan using the Positive Youth Development approach.
- Homeless Individuals – Albany Helping Hands Homeless Shelter will open two new transitional housing units that will add 6 beds. The agency will enroll clients in a life improvement plan and provide supportive services for approximately 12 months to include numerous life skills classes. This program will help six individuals over the next year gain self-sufficiency skills and prepare them for independent living.
- Women with Children – The Fish Guest House will expand its services in order to provide shelter and other services to women with children until they are able to find adequate and affordable housing.
- Victims of Domestic Violence – CARDV will expand its services for Albany residents by offering them emergency shelter nights in an Albany hotel as well as provide counseling and referral services. The program will keep these residents safe until they are able to return home or make arrangements for safe housing.

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

According to the 2013 homeless count results, the leading causes of homelessness included: unemployment or underemployment (inability to afford rent), drug and alcohol use, and poor rental history/evictions and criminal history.

The following activities and programs are currently working to prevent homelessness and help Albany's

low-income families and homeless individuals:

- Nine Oxford Houses (Chapter 19) that provide housing for more than 130 people recovering from drug and alcohol addiction. Many of these individuals have also been incarcerated and have difficulty finding and staying in permanent housing on their own.
- The local shelters provide shelter, clothes, and food. They also work with people coming out of jail and try to help them get their lives back in order and get any necessary support services.
- FISH of Albany provides shelter for moms with children; they provide food boxes citywide, and offer free clothing. They also manage the “toto” fund that helps people return home to their local support systems if they have become homeless in Albany.
- The ABC House and Family Tree Relief nursery provide counseling to parents and family members to reduce the incidences of abuse and homelessness. This type of help can reduce the number of children being placed in foster care.
- The CSC provides utility assistance, rental assistance, financial fitness classes, and help for homeowners through several programs. They also use federal emergency housing grants to provide emergency housing assistance and rapid re-housing assistance to area homeless and at-risk residents.
- Willamette Neighborhood Housing Services and CSC provide foreclosure prevention counseling for homeowners.

The City held a competitive application process for allocating \$58,400 in FY 2014-2015 to public service agencies to help address the issues identified in this section. The following services (described earlier in the Plan) will receive CDBG funding:

- Domestic violence emergency services;
- Substance abuse and addiction recovery services;
- Services to help persons transition out of homelessness;
- Youth outreach and case management;

## **AP-75 Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

The largest barrier to affordable housing in Albany is the lack of units that are affordable to households or individuals earning less than 50% of the area median family income. Despite the many affordable dwelling units in Albany, thousands of households are experiencing housing cost burden due to insufficient incomes.

The City did a thorough review of its land use policies and found that many affordable housing policies and strategies are incorporated into the development standards. There are a few additional affordable housing “tools” that could be evaluated to ensure that housing choice and affordable housing options are supported through policies and zoning standards.

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

The City of Albany completed development of the Analysis of Impediments to Fair Housing and Fair Housing Plan (AI). Availability of affordable housing was identified as a barrier to affordable housing. While the City has a large supply of relatively affordable housing, there are many households in Albany that earn less than 50% of the area median income that struggle to find housing that is affordable to them.

The AI identified limited public policies that may be barriers to affordable housing. The concentration of affordable housing in older areas of the City was also identified as an issue. This issue is primarily the result of growth patterns over the last few decades and an aging housing stock. Findings are discussed below.

The City of Albany Comprehensive Plan includes several policies that promote the development and maintenance of affordable housing in the City. Policies also promote housing variety, mixed use housing, and infill development.

The following standards in the Albany Development Code support affordable housing choices:

- small minimum lot sizes and housing variety are permitted in 3 residential zoning districts and all mixed-use districts;
- accessory dwelling units are permitted in all zoning districts subject to standards;
- group homes are permitted and considered as a single-family residents when serving 5 or fewer individuals; and
- Albany’s planned development and cluster development standards allow for more flexibility in lot sizes, setbacks, and housing types.

Regarding the concentration of affordable housing, the City is working to promote redevelopment and maintenance through public and private investments within the Central Albany urban renewal district. The City housing rehabilitation loan and grant programs are also targeted to these areas.

In the 2014-2015 program year, the City will undertake the following actions to identify and remove any potential barriers to affordable housing:

- Evaluate the City's accessory apartment standards and affordable housing incentives in the Albany Development Code;
- Evaluate the Comprehensive Plan policies related to affordable and fair housing.
- Increase awareness about fair housing laws through education and outreach to landlords, residents, developers, and the community at large.
- Concentrate public funds and programs in Albany's low income census tracts to encourage reinvestment and stability of these neighborhoods and housing stock.

## **Discussion**

Despite incorporating numerous strategies to allow development of affordable housing, it still remains an issue for Albany's lowest income households.

Other impediments to fair housing identified in the AI and actions proposed in 2014-2015 to address these barriers include:

- Lack of Understanding of Fair Housing Issues – The City will provide training for landlords and will continue increase distribution of fair housing information within the community.
- Cultural and linguistic barriers – The City will enhance outreach to the Spanish and non-English speaking communities in order to provide them with fair housing resources and support.
- Discriminatory Practices in the Housing Market – The City will monitor rental and mortgage ads for potential acts of discrimination and will work with the Fair Housing Council of Oregon to identify situations that may need further testing.

## **AP-85 Other Actions– 91.220(k)**

### **Introduction**

Since the City of Albany is a new CDBG entitlement grantee, the City has not developed any program income and there are limited resources to undertake any "other" actions that have not already been discussed in the FY 2014-2015 Action Plan.

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs is the lack of funding to adequately meet all of the City's housing, community and economic development needs. Despite lack of resources, the City will continue to work with area agencies and other public and governmental entities to identify ways to collaborate resources to do more in the community, and to coordinate programming to address those needs.

The City will try to identify other sources of funding that can be leveraged with CDBG program funds.

### **Actions planned to foster and maintain affordable housing**

The City will develop a housing rehabilitation loan program to assist owners and renters of low-income housing maintain their homes. The Essential Repairs Grant program will allocate funding to help repair homes that are currently not eligible for weatherization assistance from the Community Services Consortium. This assistance will help bring the houses up to standards that meet those eligibility requirements.

CSC's YouthBuild program will provide construction-related job skills training to young adults. The program will identify housing and property maintenance needs within Albany's low-income census tracts and will piggyback on Albany's Housing Rehabilitation Loan Program. The program will be able to assist Albany's low-income households that do not qualify for the housing rehabilitation loan program due to property maintenance issues.

### **Actions planned to reduce lead-based paint hazards**

The City currently distributes lead hazard information pamphlets to any resident seeking information regarding housing repairs in historic districts. The City also offers links on its historic resource web site that will take you to this information.

The City will distribute lead-hazard information to each recipient of a housing rehabilitation loan or grant and any sub-recipient that provides shelter or housing to residents in the community. The pamphlets will be available on the City's web page and at the customer counter. The City will also require all contractors working on CDBG-funded housing projects or facilities that may have children in them to comply with the EPA Renovator, Repair, and Painting (RRP) law. The RRP law requires that anyone doing this work be RRP-certified and perform additional recordkeeping and site cleanup.

### **Actions planned to reduce the number of poverty-level families**

The following actions are planned during FY 2014-2015 to reduce the number of poverty-level families:

- Provide funding to recovering addicts to obtain their GED.
- Providing funding to support the Linn Benton Community College Small Business Development Center's Microbusiness programs. This program will provide free courses and counseling to an estimate of 10 low-income Albany residents and help 4 participants complete a start-up business plan, and 2 people to launch a microenterprise (a business with five or fewer employees).
- Providing grants to businesses that create jobs or for a special economic development project.

### **Actions planned to develop institutional structure.**

Albany is fortunate to have agencies with well-established service delivery structures within the City.

In order to further develop the CDBG institutional structure, the City will work to develop program policies, contract templates, report templates and monitoring guidelines.

The City will work with sub recipients to assess their needs in order to ensure successful implementation of the CDBG programs and desired outcomes.

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

Thanks to efforts by several agencies, there is a good communication and delivery structure in Albany for addressing homeless needs. Following Albany's first homeless summit in 2006 the Homeless Enrichment and Rehabilitation Team (HEART) was formed with representatives from most agencies that work with homeless populations or those at risk of becoming homeless, homeless advocates, city government, Samaritan's InReach Clinic services, the Greater Albany Public Schools, and the new college of osteopathic medicine in Lebanon. HEART members hold regular board meetings and were involved in developing and updating the 10-year plan.

The Committee to Address Issues Surrounding Housing and Homelessness in Linn County, Oregon, reconvened in January of 2012 as an ongoing process to review, assess, acknowledge challenges and achievements, and update Linn County's 10 Year Plan to Address Issues Around Homelessness. Two of the goals in the Ten Year Plan related to enhancing coordination include:

- Expand, develop, and coordinate the supply of affordable housing for the homeless and those at risk of being homeless; and
- Create a system of collection technology and methodology to better account for homeless program outcomes.

There is coordination among Albany's social service agencies and governmental agencies, such as the Department of Human Services. There is also coordination with affordable housing providers to connect clients and residents to services and/or housing.

One of the City's goals in FY 2014-2015 is to foster coordination among all affordable housing providers and service providers to look collectively at community needs and possible partnerships that can be formed to address these needs. This coordination would help to ensure that the resources of agencies serving low-income community members are applied efficiently and that residents/clients are supported throughout the housing continuum.

# Program Specific Requirements

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

### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out. **Note: This is Albany's second year as an Entitlement grantee and has not generated any program income yet so most of the required fields are not applicable.**

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

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this annual Action Plan.	85.0%



**CITY OF ALBANY**

**DRAFT**

**ANALYSIS OF IMPEDIMENTS  
TO FAIR HOUSING CHOICE  
AND  
FAIR HOUSING PLAN**

**CITY OF ALBANY, OREGON  
COMMUNITY DEVELOPMENT DEPARTMENT  
APRIL 9, 2014**

# City of Albany

## ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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# City of Albany

## ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

### SECTION I - EXECUTIVE SUMMARY

#### A. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires recipients of federal funding to certify that they will affirmatively further fair housing. The City of Albany became a Community Development Block Grant Entitlement (CDBG) city in 2013 and began receiving CDBG funding in fiscal year 2013-2014.

The Analysis of Impediments to Fair Housing Choice (AI) is an associated document with the City of Albany's 2013-2017 Consolidated Plan and will serve as the basis for the City's fair housing efforts for the next five years. This is the City's first fair housing analysis and plan.

The purpose of the AI is to identify possible barriers to fair housing choice and assess conditions affecting fair housing choice such as availability of affordable and accessible housing and a review of possible discriminatory practices that may exist within the City of Albany. It serves as the basis for fair housing planning; provides information for policy makers, staff, housing providers and the public; and makes recommendations to further fair housing within the City. In order for the City of Albany to certify to the HUD that the city is affirmatively furthering fair housing, Albany is required to:

- 1) Conduct an Analysis of Impediment to Fair Housing Choice (AI);
- 2) Take appropriate action to overcome the effects of impediments identified through that analysis; and
- 3) Maintain records reflecting the analysis and actions.

Impediments to fair housing choice may include actions, omissions, or decisions taken because of, or which have the effect of restricting availability of housing choices for members of any of the federally protected classes (race, color, religion, sex, disability, familial status, and national origin) and Oregon protected classes (marital status, source of income and sexual orientation).

The City of Albany is committed to pursuing actions and policies that provide housing opportunities for all residents.

#### B. Conclusions

The analysis of public and private sector policies and practices identified the following areas of barriers or potential impediments to fair housing choice in Albany:

- 1) Lack of understanding of fair housing laws and resources available to address fair housing resources.
- 2) Albany's growing minority population presents linguistic and cultural barriers that make communication around fair housing and reporting fair housing issues more challenging.
- 3) Discriminatory practices related to housing are occurring in Albany; some have been reported and many have not due to fear of retaliation.
- 4) The availability of affordable housing was identified as a barrier for Albany's lowest income households.
- 5) Concentrations of low-income housing could be a barrier to housing choice.
- 6) Lead-based paint and an aging housing stock can create barriers to housing choice especially for families with children or elderly who do not want to expose their children to potential lead-based paint hazards.

The City has developed suggested actions to try to remove the identified barriers and improving fair housing choice within Albany over the next five years. These actions are detailed in Section V of this plan.

## C. Methodology

The information contained in this *Analysis of Impediments to Fair Housing Choice* focuses on policies, procedures, and practices within the jurisdiction that affect the location, availability and accessibility of housing, the current residential patterns, and other conditions related to fair housing choice.

A number of data sources and organizations were relied upon during the completion of this analysis to provide information regarding fair housing complaints and concerns, affordable housing conditions, and demographic and income patterns and data in Albany. These sources and organizations include the following:

- 1990, 2000 and 2010 Census population estimates;
- 2005-2009 American Community Survey Four Year estimates;
- 2009-2011 American Community Survey Three Year Estimates;
- 2008-2012 Home Mortgage Disclosure Act (HMDA) public loan data;
- Department of Housing and Urban Development (HUD) – civil rights complaints and income data;
- Fair Housing Council of Oregon – Number of Albany complaints in 2013;
- Bureau of Labor and Industries (BOLI) – complaints regarding Oregon’s protected class laws;
- National Fair Housing Alliance for national trends in fair housing
- 2011-2015 Oregon Analysis of Impediments to Fair Housing Choice (dated July 30, 2010);
- City of Albany Development Code, Zoning Map and Comprehensive Plans

### Community Input

The City was able to collect general information from attendees at fair housing trainings the City sponsored for residents (one in English and one in Spanish). The City also distributed a fair housing survey to Albany residents through a network of area social service providers, on the City of Albany’s website, and to various stakeholders working with protected classes and low-income people in Albany. The fair housing training attendees and surveys provided data on potential acts of discrimination, and potential impediments to fair housing.

## D. Fair Housing Laws

Numerous acts, laws, and presidential executive orders have been enacted in order to create fair housing opportunities throughout the US. This legislation is summarized below. More detailed information is available from the US Department of Housing and Urban Development (HUD) website: <http://www.hud.gov/offices/fheo/FHLaws/index.ctm>.

**1963 - Presidential Executive Order 11063:** John F. Kennedy in 1963 began the legislation for fair housing by issuing presidential executive order 11063. The terms of the order stated that “discrimination in the sale, leasing, rental, or other disposition of properties and facilities” is prohibited if the properties or facilities are owned, operated, or funded by the government.

**1964 - Civil Rights Act:** The Civil Rights Act was introduced in 1964. According to Title VI of the act, “discrimination on the basis of race, color, or national origin” is prohibited in programs and activities receiving federal financial assistance.

**1965 - Presidential Executive Order 11246:** issued by Lyndon B. Johnson. According to this amended presidential order, discrimination based on race, color, religion, sex, or national origin was forbidden in federal employment.

**1968 - Fair Housing Act (the Act):** The federal Fair Housing Act of 1968, which is Title VIII of the Civil Rights Act, prohibits discrimination or other unfair actions against persons, which “otherwise make unavailable or deny a dwelling to any person because of race, color, religion, sex, familial status, disability, or national origin.” The Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

Oregon law forbids discrimination based on your marital status, sexual orientation, the source of your income, the fact that you are a victim of domestic violence, sexual assault or stalking, or the fact that you have won an eviction case brought by a former landlord.

The Act prohibits housing discrimination and disparate treatment – whether intentional or not, and actions or policies that may not seem to discriminate but that have a negative effect on fair housing choice or restricting housing choice, such as:

- Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas.
- Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Land use and zoning regulations.

State law also makes clear that housing discrimination is unlawful whether it is deliberate and intentional or has the effect – intentional or not – of having a greater or ‘disparate’ impact on people who are in a protected group.

In the sale and rental of housing, it is illegal to may take any of the following actions, omissions or decisions based on a protected class:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting), or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In addition, it is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.

**1968 - Architectural Barriers Act:** In 1968 the Architectural Barriers Act was enacted to increase accessibility for handicapped individuals. The act “requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds [...] must be accessible to and useable by handicapped persons.”

Additional protections for persons with disabilities: The landlord may not refuse to allow:

- Reasonable modifications to the dwelling or common use areas, at the tenant’s expense and where the unit can be restored to the original condition, or
- Reasonable accommodations in rules, policies, practices or services, if necessary for the disabled person to use the property.

**1973 - Rehabilitation Act:** A provision of the federal Fair Housing Act, Section 504 of the act prohibits a “refusal to make accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford them [the handicapped person] equal opportunity to use and enjoy a dwelling [...] including public and common use areas.” This act reaches nearly all public activities that can adversely affect housing for handicapped people and is not limited to federally funded projects.

**1974 – Housing and Community Development Act (HCDA):** Section 109 of Title I of the HCDA was created in order to protect against discrimination when HUD funds are involved. That is, “programs and activities receiving financial assistance from HUD’s Community Development and Black Grant Program cannot discriminate based on race, color, national origin, sex, or religion.

**1975 - Home Mortgage Disclosure Act (HMDA):** The HMDA was passed by Congress in order to make loan information publicly available so the data can help determine how financial institutions are responding to the housing needs in their respective communities. HMDA also assists public officials in assessing fair lending practices. In mortgage lending: No one may take any of the following actions, omissions or decisions based on a protected class:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.

## SECTION II. DEMOGRAPHICS, INCOME, AND HOUSING DATA

This section presents general demographic, economic and housing information. This data is used to examine the conditions that affect housing choice, impediments to housing choice, and the prevalence of persons protected under fair housing law, as well as the geographic distribution of these residents within the city. Population, race, familial status, disability, income and housing characteristics are examined in greater detail.

### A. Population

Population is a critical indicator of current and future needs within Albany. Albany has added 17,000 new residents since 1990 for a 2011 population of 50,520. Albany grew faster than Oregon, Linn and Benton Counties in each decade from 1970 to 2011. Albany's population grew by 24% between 2000 and 2011 with an average annual growth rate of 2.1% between 2000 and 2011, up from 1.55% between 1980 and 1999.

**Table 1. Regional Population Growth 1990-2011**

	1990	2000	2011	Percent Change	
				1990-2000	2000-2011
<b>Albany</b>	<b>33,523</b>	<b>40,852</b>	<b>50,520</b>	<b>21.9%</b>	<b>23.7%</b>
Linn Co.	29,558	35,030	43,822	18.5%	25.1%
Benton Co.	3,965	4,980	6,698	25.6%	34.5%
Linn County	91,227	103,069	117,340	13.0%	13.8%
Benton County	70,811	78,153	85,995	10.4%	10.0%
Oregon	2,842,321	3,421,399	3,857,625	20.4%	12.7%

Sources: U.S. Census Bureau for 1990 and 2000, and Center for Population Research and Census, Portland State University for 2011

### B. Age Distribution

Albany's population is continuing to age and is expected to see gradual improvements in life expectancy. Albany's median age was up to 34.9 in 2012, 32.7 in 2000, and 32.7 in 1990.

The aging baby boomers caused the population 55 to 64 to increase from 8% of the population in 2000 to 12% in 2010. Those 65 and older increased slightly between 2000 and 2010 from 12.7 to 13.2%. The percentage of the population over 55 is projected to grow over the next decade. The needs of those over 65, and especially those over 75, could have a significant impact on housing needs in Albany. The growing retired population will also have an impact on the economy, industry and services.

**Table 2. Age Groups as a Percentage of Albany's Population**

Age Ranges	2000		2010		2012	
<b>0 to 14</b>	9,012	22%	10,533	21%	11,053	22%
<b>15 to 24</b>	5,715	14%	6,858	14%	6,732	13%
<b>25 to 34</b>	5,914	14%	7,230	14%	7,385	15%
<b>35 to 44</b>	6,070	15%	6,521	13%	6,380	13%
<b>45 to 54</b>	5,583	14%	6,439	13%	6,531	13%
<b>55 to 64</b>	3,358	8%	5,988	12%	5,577	11%
<b>65 to 74</b>	2,298	6%	3,489	7%	3,667	7%
<b>75 and older</b>	2,902	7%	3,100	6%	2,914	6%
<b>Total</b>	<b>40,852</b>		<b>50,158</b>		<b>50,239</b>	
<b>Median Age</b>	<b>32.7</b>		<b>34.6</b>		<b>34.9</b>	

Source: U.S. Census Bureau and American Community Survey

### C. Race and Ethnicity

An important component of a fair housing analysis is an examination of the concentration of racial and ethnic minorities within a jurisdiction to detect evidence of segregation. In most cases, housing prices are likely to have the biggest influence on where minorities choose to live. Sometimes it is a reflection of preferences to live in a particular area due to schools or proximity to amenities or family.

Housing needs and preferences are sometimes different. For example, household size has been higher for families of Hispanic/Latino origin, which may indicate more children or more than one generation living in a household. (The average Hispanic/Latino household size was 3.47 in 2000, compared with 2.49 for the entire Albany population.) According to a public survey of community development needs, several Hispanic/Latino residents requested rental housing without wall-to-wall carpet.

Albany’s population has become more racially and ethnically diverse since the 2000 Census. According to the 2010 Census, Albany’s non-Hispanic or Latino “white alone” population constitute 82.9% of the population, down from 89% in 2000. Albany’s Hispanic/Latino population has almost quadrupled since 1990 going from just under 3% of Albany’s population in 1990 to 11.4% in 2010. Albany has also experienced an increase in other ethnic populations and the number of persons of two or more races.

**Table 3. Albany’s Racial and Ethnic Make-up in 2000 and 2010**

	2000		2010	
Total population	40,852	100.0 %	50,158	100.0 %
<b>Hispanic or Latino</b>	<b>2,489</b>	<b>6.1%</b>	<b>5,700</b>	<b>11.4%</b>
<b>Not Hispanic or Latino</b>	<b>38,363</b>	<b>93.9%</b>	<b>44,458</b>	<b>88.6%</b>
White alone	36,361	89.0%	41,591	82.9%
Black or African American alone	217	0.5%	275	0.5%
American Indian and Alaska Native alone	500	1.2%	473	0.9%
Asian alone	465	1.1%	657	1.3%
Native Hawaiian & Other Pacific Islander alone	86	0.2%	88	0.2%
Some Other Race alone	1,084	2.7%	63	0.1%
Two or More Races	1,047	2.6%	1,311	2.6%

Source: U.S. Census Bureau, 2010.

Figures 1 & 2 show the location of Albany’s Hispanic/Latino and “Two or More Races” minority groups are located within the City. The city’s other minority residents are located throughout the city. Persons of Hispanic Origin account for more than 15% of the population in three of Albany’s census tracts. Two of the tracts qualify as low and moderate income (LMI) tracts by HUD because more than 50% of the households earn less than 80% of the area median income. Persons of Two or More Races, Not of Hispanic Origin are concentrated around the center of the city, also in two of Albany’s LMI census tracts.

**Figure 1: Concentration of Persons of Hispanic Origin**

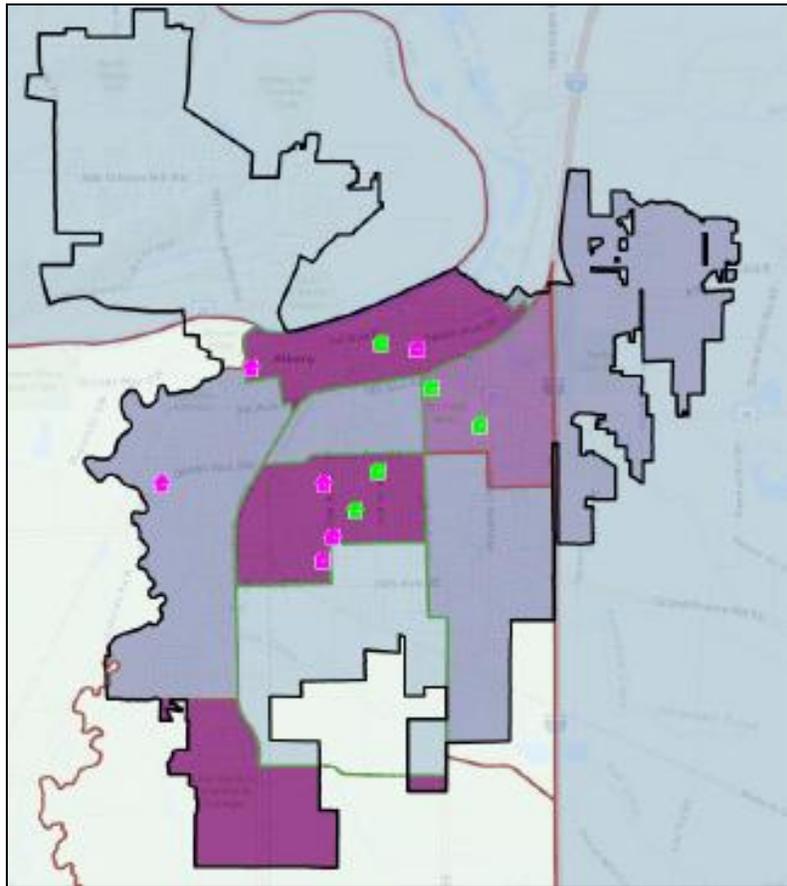
**Persons of Hispanic Origin**



**Census Tracts**

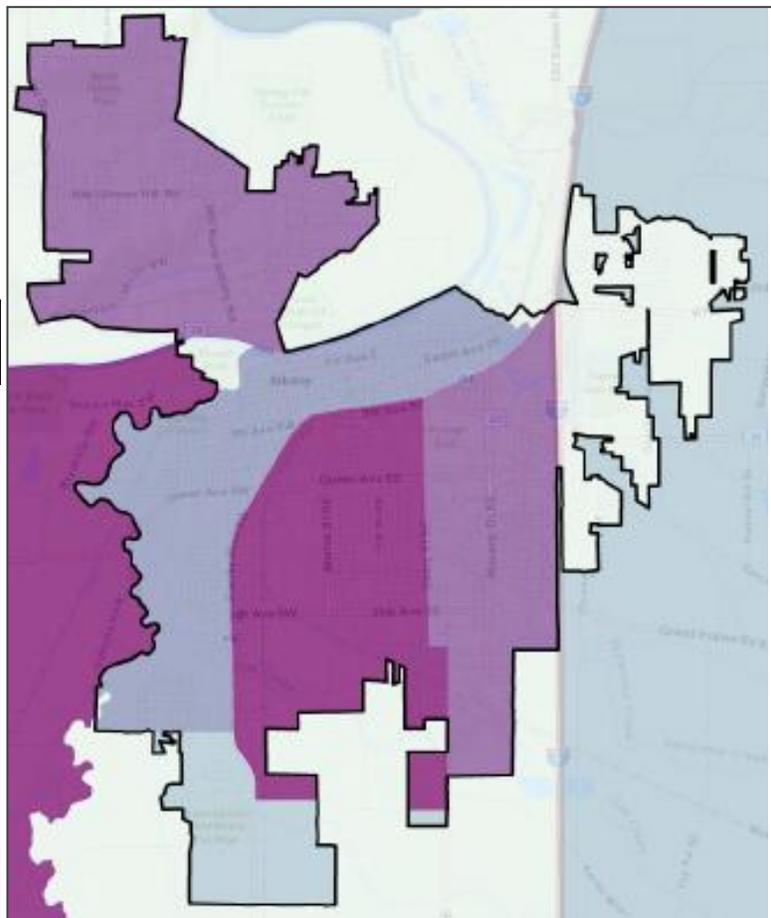
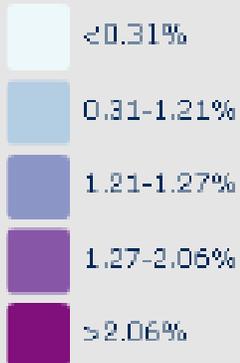


**Low-Med Census Tracts**



**Figure 2: Concentration of Persons of Two or More Races (not Hispanic in Origin)**

**Two or more races (not Hispanic)**



## D. Persons with Disabilities

The Census’s definition of disability status is based on individual answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions are true: (1) they were 5 years old and over and had a response of “yes” to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of “yes” to going outside the home disability; or (3) they were 16 to 64 years old and had a response of “yes” to employment disability.

Many persons with disabilities require housing that has accessibility features, is near supportive services and public transit, and is affordable. Persons with disabilities are also at greater risk of experiencing housing discrimination, oftentimes due to a lack of knowledge about laws governing accommodations for the disabled. Persons with disabilities may also have greater challenges finding affordable and appropriate housing.

All three of the fair housing complaints in Albany processed by HUD were filed on the basis of disability. Ten of the 12 complaints filed in Albany with the Fair Housing Council of Oregon were based on disability status and most were due to failure to make reasonable accommodations.

According to the 2009-11 American Community Survey, a total of 8,351 of Albany’s residents aged 5 and older live with disabilities. That number corresponds to 17.8% of the population over the age of 5, which is a little higher than the statewide percentage of the population with disabilities (16.5%). Of those with disabilities, 46.8% are sensory, 42.2% cognitive, 45.6% ambulatory/physical; 17% self-care, 27.5% with an independent living difficulty. (Note: individuals may identify more than one disability.)

**Table 5. Albany Residents with a Disability, 2009-2011**

Age	5 to 17	18 to 64	65 +	Total	%
Albany’s Total Civilian Non-institutionalized Population by Age Group	9,439	31,075	6,360	46,874	100%
Population with a Disability	851	4,907	2,593	8,351	17.82%
With a hearing difficulty	113	1288	1234	2,635	31.6%
With a vision difficulty	87	798	381	1,266	15.2%
With a cognitive difficulty	691	2,224	611	3,526	42.2%
With an ambulatory difficulty	131	2163	1514	3,808	45.6%
With a self-care difficulty	152	750	503	1,405	16.8%
With an independent living difficulty		1460	834	2,294	27.5%

Source: U.S. Census Bureau, American Community Survey 2009-2011

In addition to physical and mental disabilities, many of Albany’s homeless residents and households living in poverty struggle with unemployment and a variety of other issues such as addictions and criminal records.

## E. Households and Household Composition

Albany had a total of 19,705 households in 2010 – with family households accounting for 65.4%. Almost half of all households include both a husband and wife, one-third of all households have children under 18 and almost one quarter of all households have a person 65 years or older. Single person households make up 26.7% of all households. Single households over 65 are 10%, with most of those being female.

**Table 4. Households by Type, 2010**

Total households	19,705	100%
<b>Family households (families)</b>	<b>12,894</b>	<b>65.4%</b>
With own children under 18 years	5,991	30.4%
Husband-wife family	9,428	47.8%
With own children under 18 years	3,849	19.5%
Male householder, no wife present	1,029	5.2%
With own children under 18 years	635	3.2%
Female householder, no husband present	2,437	12.4%
With own children under 18 years	1,507	7.6%
<b>Nonfamily households</b>	<b>6,811</b>	<b>34.6%</b>
Householder living alone	5,268	26.7%
Male	2,258	11.5%
65 years and over	517	2.6%
Female	3,010	15.3%
65 years and over	1,436	7.3%
<b>Households with individuals under 18 years</b>	<b>6,645</b>	<b>33.7%</b>
<b>Households with individuals 65 years +</b>	<b>4,720</b>	<b>24.0%</b>

Source: U.S. Census Bureau, 2010.

As of 2010, 2,142 households in Albany were single-parent families. This represents about 11% of all households in the City. Most of these single-parent households (1,507) were female-headed.

#### F. Economy and Income

Albany's diverse economic landscape and educated workforce have much to offer businesses both small and large. The Albany area is the center of one of the most diversified non-metropolitan economies in Oregon. Manufacturing industries include specialty metals, finished building products, transportation-related services, and agricultural products including foodstuffs and their processing.

As with other communities throughout the state and nation, the trade and services sectors are becoming a more important part of the local economy as manufacturing jobs are lost. Linn County continued to lose jobs across most sectors in 2012 including manufacturing, government, private education and health, trade, transportation and utilities. In 2011, the Albany economy was led by the following sectors: education and health services; retail trade; manufacturing; arts, entertainment and accommodations.

**Table 6. Household and Family Incomes, 2009-2011**

	All Households	%	Families	Families %	Non-Family HHs	Non-Family HHs %
TOTALS	19,996		12,810		7,186	
Less than \$10,000	1,567	7.8%	721	5.6%	846	6.6%
\$10,000 to \$14,999	1,321	6.6%	751	5.9%	570	4.4%
\$15,000 to \$24,999	2,613	13.1%	1,457	11.4%	1,156	9.0%
\$25,000 to \$34,999	2,400	12.0%	992	7.7%	1,408	11.0%
\$35,000 to \$49,999	3,281	16.4%	1,904	14.9%	1,377	10.7%
\$50,000 to \$74,999	3,796	19.0%	2,701	21.1%	1,095	8.5%
\$75,000 to \$99,999	2,638	13.2%	2,119	16.5%	519	4.1%
\$100,000 to \$149,999	1,910	9.6%	1,760	13.7%	150	1.2%
\$150,000 to \$199,999	289	1.4%	224	1.7%	65	0.5%
\$200,000 or more	181	0.9%	181	1.4%	0	0.0%
Median Income (dollars)	\$45,426		\$54,008		\$28,478	

Source: U.S. Census Bureau, American Community Survey, 2009-2011 in 2011 Inflation Adjusted Dollars.

Table 6 shows Albany household and family incomes. According to the ACS data in Table 6, roughly 46% of Albany’s families had incomes less than \$50,000 in 2009-11. Despite increases in incomes since 2000, roughly 28% of Albany’s households earned less than \$25,000 in 2009-2011 and another 12% had earnings less than \$35,000. According to Table 6, more than half of Albany’s households earning less than \$25,000 annually were families. Albany’s median family income reported by HUD has decreased the last few years and was \$51,600 in 2014 for a family of four likely due to the slowed economy and higher unemployment rates.

According to the Census, Albany has a higher percentage of residents receiving public assistance when compared to the rest of Linn County and Oregon.

**Table 7. Albany Households with Supplemental Incomes, 2009-2011**

<b>Total Households</b>	<b>19,996</b>	<b>100%</b>	<b>Mean Income</b>
With Social Security Income	6,130	30.7%	\$16,355
With Supplemental Security Income	1,214	6.1%	\$8,093
With Retirement Income	3,931	19.7%	\$20,143
With Cash Public Assistance Income	1,010	5.1%	\$4,523
With Food Stamp/SNAP in past 12 mo.	3,992	20.0%	

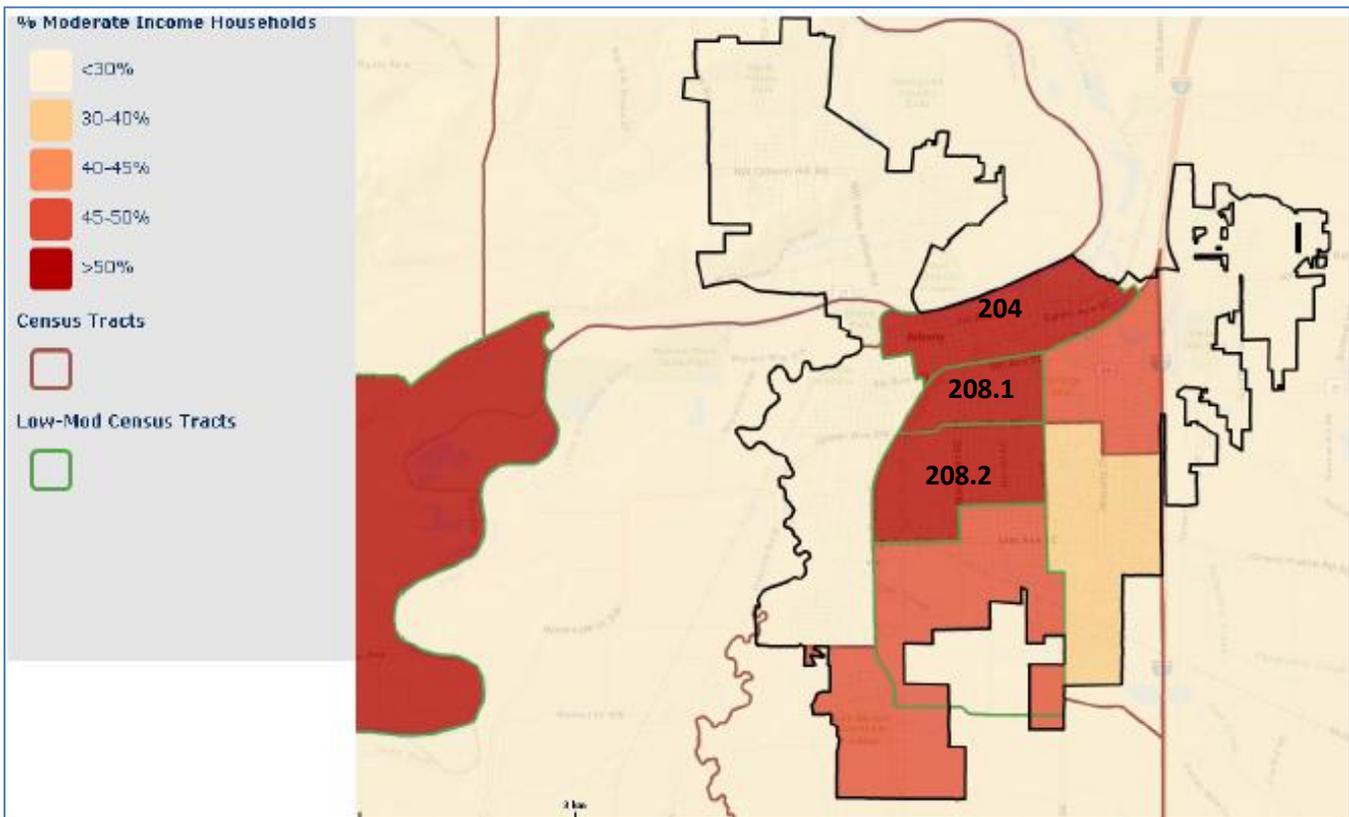
Source: U.S. Census Bureau, American Community Survey 2009-2011

HUD has established definitions for moderate, low, very low, and extremely low-income households as percentages of the median family income (MFI) for an area as noted below. (The 2014 Linn County income equivalent for a family of 4 is provided in parentheses.)

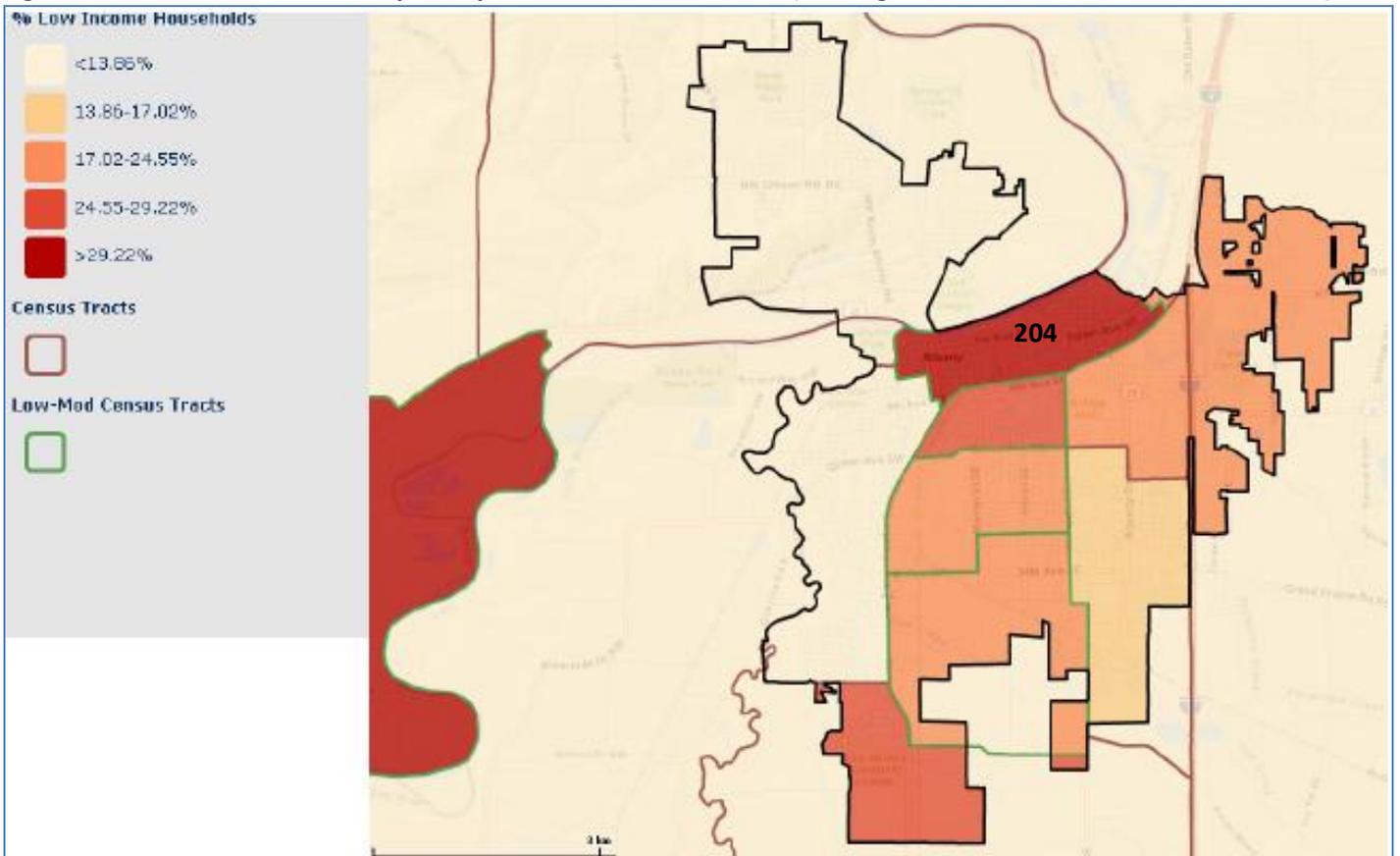
- **Moderate-income** households whose incomes are between 81% and 95% of an area’s MFI (\$42,501 to \$49,020 for a family of four in Linn County in 2014);
- **Low-income** households are those earning less than 80% of the area’s MFI (\$42,500 for a family of four in 2014)
- **Very Low-income** households are those earning between less than 50% of the area’s MFI (\$26,550 for a family of four in Linn County in 2014),
- **Extremely low-income** households as those at or below 30% of an area’s MFI (\$15,950 for a family of four in Linn County in 2014).

Albany’s lowest income households are concentrated in the older areas of the City - in Tract 204 east of historic downtown, and in the center of the City south and east of state route 99E as seen in the following map figures.

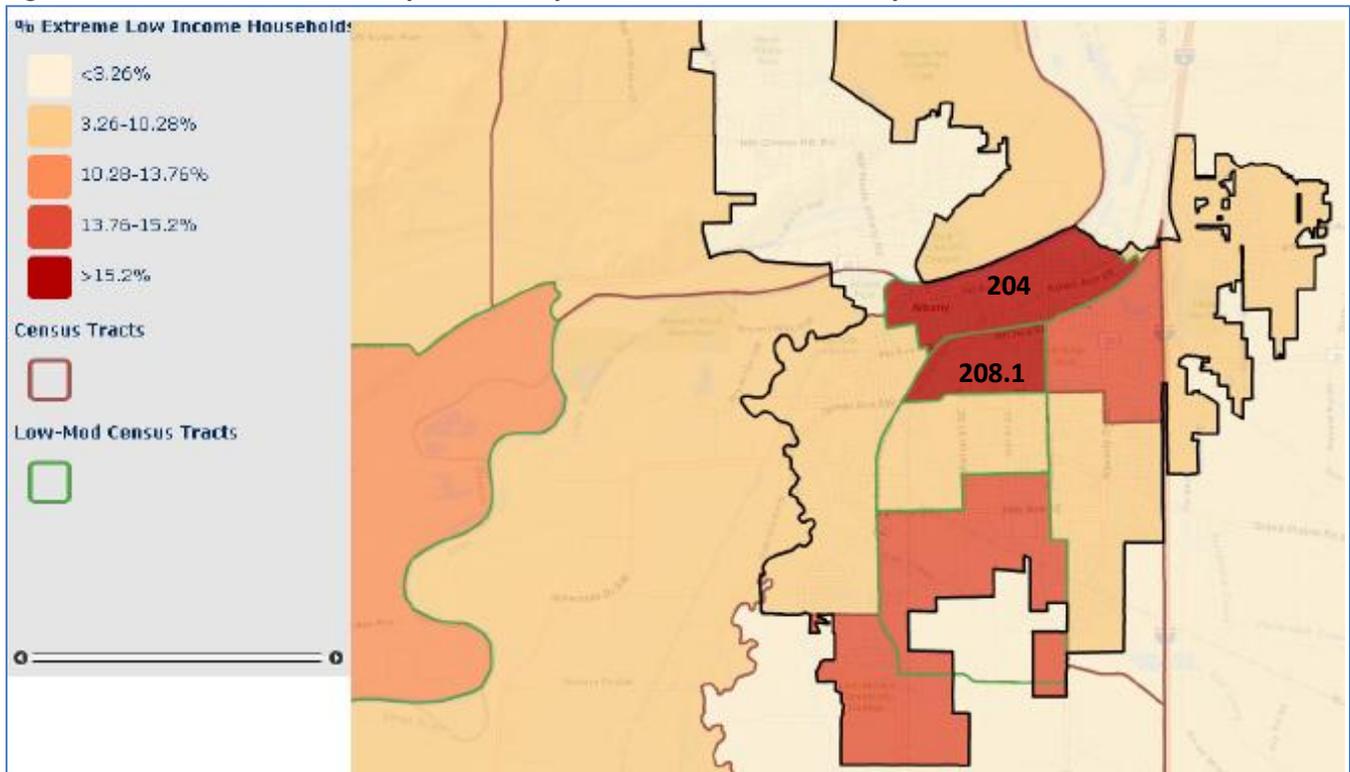
**Figure3- Concentration of Low Income Households (earning 50 < 80% of the median income)**



**Figure 4 - Concentration of Albany's Very Low Income Households (Earning less than 50% of the median income)**



**Figure 5 - Concentration of Albany's Extremely Low Income Households by Census Tract**



**G. Poverty**

The US Census Bureau establishes poverty income limits annually to determine which households are living in poverty. These limits are based on the Consumer Price Index to reflect cost of living and are adjusted by family size and composition. Originally, the Social Security Administration created the poverty definition in 1964 for food programs.

According to *The 2008 Job Gap*, a study published by the Northwest Federation for Community Organizations, the federal poverty thresholds were based simply on food expenditures are outdated and do not fully reflect the true cost of living. Since the 1960's, the cost of housing, gasoline, utilities, health care and child care expenses have increased much faster than the cost of food. This study further indicates that many families with incomes above the federal poverty threshold still lack sufficient resources to meet their basic needs.

More than 20% of Albany's population was below the poverty level in the 2009-11 ACS. Of those below the poverty level, more than one third were under 18. The 2010 United States poverty level was \$10,830 for one person, \$14,570 for a two-person household, and \$22,050 for a four-person family. The federal poverty levels had not increased much by 2014, rising to \$11,670 for a 1-person household, \$15,730 for two, and \$23,850 for a four-person family or household.

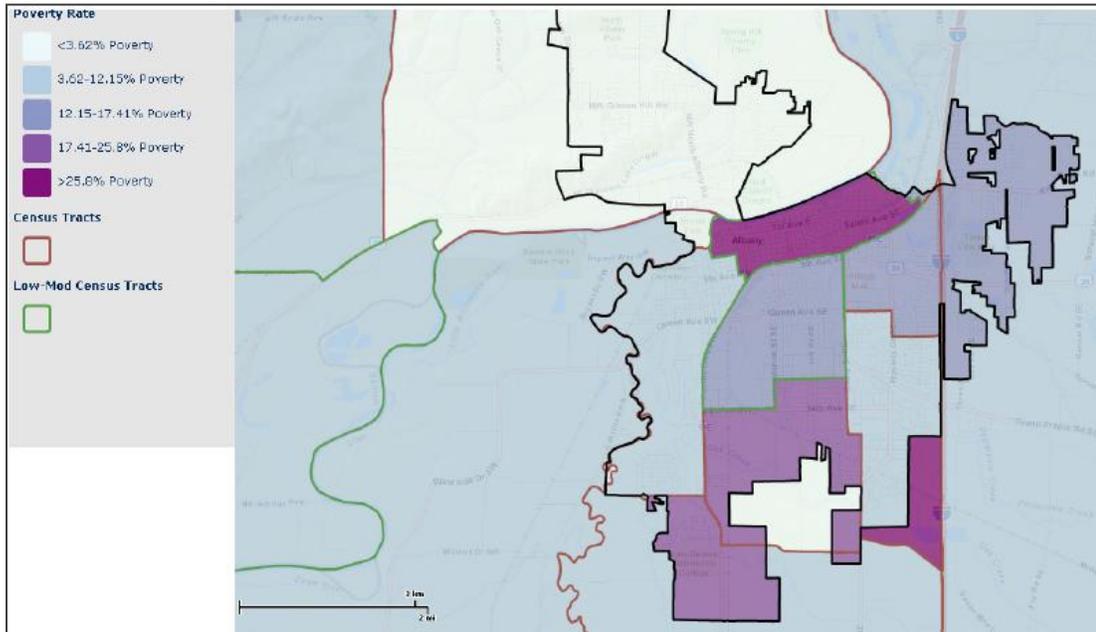
**Table 8. Persons with Incomes Below the Poverty Level, 2009-11**

Total Population for which poverty status is determined:	50,346	100%
Income below poverty level total population:	10,540	20.9%
Under 18 years	4,385	34.7%
18 to 64 years	5,654	18.0%
65 years and over	501	7.9%
SEX		
Male	4,676	19.8%
Female	5,864	22.0%
Employed	1,729	
Unemployed	902	

Source: U.S. Census Bureau, American Community Survey, 2009-2011.

The next map figure shows the concentration of poverty, by percentage of the population. Census Tract 204 has the highest poverty rate at over almost 40%.

**Figure 6 – Poverty Rates by Census Tract**



#### H. General Characteristics of the Housing Stock

According to the Census, Albany’s housing mix has not changed greatly over the last few decades. Table 9 provides data reported in the 2009-11 American Community Survey. Approximately 20% of Albany’s housing stock is apartments of 3 or more units; 12% is single-family attached and duplex units; and 67% is detached housing (including manufactured homes and RVs). Of note, the city staff estimates of multi-family units of 5 or more per property is approximately 3,900 apartment units. The discrepancy may be due to how the figures were reported by the Census (by building or by property, for example).

Half of Albany’s rental housing units are two-bedroom units, 27% are 3 or more bedroom units, while 84% of owner-occupied units of 3 or more bedrooms.

Albany’s home-ownership rate was 60% in 2010.

**Table 9 – Residential Properties by Housing Type, 2009-11**

Property Type	No. Units	%
1-unit detached structure	13,025	61%
1-unit, attached structure	1,133	5%
2 units	1,530	7%
3-4 units	1,713	8%
5-9 units	890	4%
10-19 units	674	3%
20 or more units	987	5%
Mobile Home, boat, RV, van, etc	1,286	6%
<b>Totals</b>	<b>21,238</b>	<b>100%</b>

Data Source: 2009-2011 ACS Data

## I. Housing Affordability

Albany's housing stock provides a diverse mix of housing in different price ranges for owner-occupied and rental dwelling units. Albany's housing values and rents on average are generally much lower than those in Corvallis, Salem and Eugene, but are similar to Lebanon's. Due to much higher housing prices many residents that work in Corvallis or are students attending Oregon State University can't afford to live there so they live in Albany. Lebanon recently added a new medical campus that is also putting demands on Albany's housing stock.

Rents have gone up the last few years while incomes have decreased. The median contract rent increased from \$597 in the 2005-2009 ACS data to \$759 in the 2009-11 data. Looking at Table 10, the number of households paying less than \$500 for rent dropped from 2,112 in 2009 to 924 in 2011. The 2012 HUD calculated median income for Linn County was \$58,700. The 2013 Linn County median income was down to \$55,700 and down in 2014 to \$51,600. The cost of housing is greater than the ability for an average household's ability to purchase

While rents increased, home sales declined from an average high of \$218,279 in 2007 to \$170,488 in 2011 as reported by the Willamette Valley Multiple Listing Service (WVMLS). The WVMLS reported the 2012 average sales price of a single-family Albany home was \$159,435 in Linn County and \$244,420 in North Albany in Benton County where homes are larger and the price per square foot is higher.

**Table 10–Cost of Rent and Mortgage Payments in 2011**

Amount Paid	Rent #	Rent %	Housing w/ Mortgage #	Housing w/ Mortgage %
Less than \$299	338	4%	0	0%
\$300-499	586	7%	115	1.4%
\$500-749	3,022	37%	270	3.4%
\$750-999	2,688	33%	990	12.4%
\$1,000-1,499	1,256	15%	3,050	38.1%
\$1,500 or more	319	4%	2,176	27.2%
<b>Total</b>	<b>8,209</b>	<b>100.0%</b>	<b>8,012</b>	<b>100.0%</b>

Data Source: 2009-2011 ACS Occupied Units Paying Rent or a mortgage. Excludes 3,596 households without a mortgage.

Table 11 calculates affordable housing for income ranges in Albany up to \$50,000. Housing is considered affordable when housing costs, including utilities, do not exceed 30% of a household's gross income.

**Table 11 - Albany Household Incomes (in 2011 inflation Adjusted \$)**

			30% of Gross Monthly Income
<b>Total households</b>	<b>19,996</b>	<b>100%</b>	
Less than \$10,000	1,567	7.8%	\$250
\$10,000 to \$14,999	1,321	6.6%	\$250 - \$375
\$15,000 to \$24,999	2,613	13.1%	\$375 - \$625
\$25,000 to \$34,999	2,400	12.0%	\$625 - \$875
\$35,000 to \$49,999	3,281	16.4%	\$875 - \$1,250
Median household income	\$45,428		
Mean household income	\$53,315		

Data Source: 2005-2009 ACS

Housing cost burden is a substantial housing issue for a majority of Albany's very low- and extremely-low income households. The total number of households earning less than 80% of the area median income (AMI) and experiencing housing cost burden greater than 30 or 50% included 3,125 renter households and 1,045 owner households, which accounted for 38% of Albany's 18,164 households in 2005-09. These households include a mix of individuals, elderly, small and large households.

The data in Table 12 provides the number of Albany housing units that were affordable to extremely low, very low and low-income households in Albany. Given the sluggish economy and flat wages coupled with increasing rents between 2009 and 2011, there are likely fewer housing units that are affordable to persons earning less than 50% of HAMFI in 2013.

**Table 12 - Housing Affordability 2009-2011**

# Units Affordable to Households earning	Renter	Owner
30% HAMFI	175	No Data
50% HAMFI	1,330	315
80% HAMFI	4,250	1,320
100% HAMFI	No Data	2,130
<b>Total</b>	<b>5,755</b>	<b>3,765</b>

Data Source: 2009-11 American Community Survey

#### J. Assisted and Subsidized Housing

The Albany Partnership for Housing and Community Development (APHCD), a local non-profit housing provider, currently owns 133 affordable units in Albany in four locations. APHCD’s units served the following income ranges in 2013: 27 households earning less than 30% of the area median income (AMI), 45 households at 50% of the AMI, 41 households at 60% of the AMI, and 2 earning less than 80% of the AMI.

The Linn-Benton Housing Authority (LBHA or Housing Authority) distributes Housing and Urban Development (HUD) vouchers in Linn and Benton Counties and owns and manages low-income housing and, but owns no public housing units. Linn Benton Housing Authority’s housing also serves Albany’s very low-income households, providing most of Albany’s affordable housing for seniors, elderly and disabled populations.

Section 8 Housing Choice Voucher Program. HUD’s Section 8 Housing Choice Voucher Program provides rental subsidies to qualifying households who find rental housing in the private market. The Linn Benton Housing Authority (LBHA) operates the Housing Choice Voucher program. Families pay a portion of the rent and utilities, generally equal to 40% of their adjusted monthly income. LBHA pays the landlord the balance of the rents on behalf of the families. The Section 8 voucher program is the primary housing assistance for special needs populations, including those at-risk or formerly homeless and persons with disabilities. The program is popular because it offers families a wide range of choices about where to live and, it is the best program available to assist the very low-income households. The waiting list to participate in the program is long.

In 2013, 979 Albany households received Section 8 Housing Choice Vouchers and there were 1,158 Albany households on the waiting list. The current Section 8 waitlist is extensive and requires a 3 year wait or longer for a voucher.

In the LBHA service area, 38 percent of housing vouchers are being used by families with at least one disabled family member; 44% are going to families with children, and 10% of voucher holders are elderly.

Despite the number of existing affordable units and housing choice vouchers, the long housing choice voucher waiting list and the data in the tables above indicate there continues to be a large demand for affordable housing.

#### K. Housing Condition and Lead Based Paint

Albany’s housing stock includes a large collection of units built before 1980, which are now more than 30 years old. Data collected for the Consolidated Plan indicate the number of substandard conditions – such as housing units experiencing overcrowding or lacking complete plumbing or kitchen facilities is relatively low. Combine the lack of income with the numerous housing units built before 1980, there are likely many housing units that are in need of rehabilitation, but the property owner can’t afford to address maintenance issues or make necessary repairs or improvements, or can’t afford

to refinance or do not qualify to refinance. In addition, many of the homes may not have adequate insulation or energy efficient heating or appliances, adding to the monthly housing costs.

Since lead-based paint was banned from residential use in the U.S. in 1978, housing units built before 1980 are more likely to contain lead hazards. According to HUD, lead-based paint was used more extensively on housing units built before 1950 and paint had a higher concentration of lead. More than half of Albany’s housing units were constructed before 1980 and may contain lead hazards.

**Table 13 – Housing Age, 2009-11**

Year Unit Built	TOTAL	
	Number	%
2000 or later	4,212	20%
1980-1999	5,194	24%
1950-1979	8,534	40%
Before 1950	3,298	16%
<b>Totals</b>	<b>21,238</b>	<b>100%</b>

Data Source: 2009-11 ACS

Lead paint abatement can be costly and safe lead practices add costs to rehabilitation projects.

The goals of Albany’s housing rehabilitation loan program are to improve Albany’s housing stock and address lead paint hazards.

## SECTION III. IDENTIFYING IMPEDIMENTS TO FAIR HOUSING CHOICE

This section identifies fair housing barriers in Albany. It includes an analysis of zoning and land use laws and policies; contains an analysis of lending activity; barriers identified by the community; and reports fair housing complaints data.

Impediments to fair housing are defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice.
- Any actions, omissions, or decisions that have this effect.

Impediments to fair housing choice include actions that:

- Constitute violations, or potential violations, of the Fair Housing Act.
- Are counterproductive to fair housing choice, such as:
  - Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas.
  - Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.

### A. Public Sector

#### Housing Policies

The Albany Comprehensive Plan provides land use goals and policies related to housing and community development. The goals of Albany's housing policies are to:

- Provide a variety of development and program opportunities that meet the housing needs of all Albany's citizens.
- Create a city of diverse neighborhoods where residents can find and afford the values they seek.

The following Plan policies are adopted in support of fair housing choice:

1. Provide a variety of choices regarding type, location, density and cost of housing units corresponding to the needs and means of city residents.
16. Encourage the development of affordable housing in a range of types and appropriate sizes to meet Albany's housing needs. Examples include accessory apartments, manufactured housing, and attached single-family houses.
17. Recognize groups needing specialized housing such as the elderly, handicapped, homeless, and other disadvantaged groups when identifying housing programs and opportunities.
18. Encourage providers of transitional housing units, shelters and single-room occupancy housing to locate near Village Centers, employment centers, and public transportation.
19. Comply with federal, state, and local fair housing laws and policies that affirm access to housing opportunities for all persons in Albany.

#### Zoning and Land Use Review

The Fair Housing Act does not pre-empt local land use and zoning laws. The City of Albany Development Code, Zoning Map, and Comprehensive Plan were reviewed for potential barriers to affordable housing or negative effects on fair housing choice. Over the years, the City has incorporated many affordable housing strategies into its land use regulations such as mixed use zones, flexibility in lot sizes in subdivisions, accessory apartments, and density bonuses for housing constructed for households earning less than the area median income. Consequently, there is no particular

policy with negative effects. When asked if survey respondents were aware of any zoning or land use laws that create barriers to fair housing choice or encourage segregation, all responses were “no.”

Residential Zoning. Albany has several residential zoning districts throughout the City. Two medium-density residential zoning districts allow for a variety of housing types and densities to promote affordable housing, mixed income housing and housing diversity. The RM Residential Medium Density zone allows detached single-family dwellings on 3,500 square foot lots, attached housing and multi-family units up to 25 units/acre. The RMA district allows attached housing up to 35 units an acre.

The RS-5 single-family district allows attached housing on individual lots and smaller lot housing to allow for reduced cost housing. The RS-10 and RS-6.5 zones only allow detached single-family, except duplexes are permitted on corner lots. Minimum lots sizes are larger, so housing prices in these districts are more expensive and there is a higher home-ownership rate.

*Accessory dwelling units* attached to a single-family home or in accessory buildings on the same property allow for intergenerational living and rents can help the primary homeowner. The City allows accessory dwelling units that are attached to or incorporated into a dwelling unit up to 750 SF or 50% of the size of the main dwelling unit in all zoning districts if one of the units is owner occupied. Detached accessory dwelling units are allowed in limited circumstances - in areas developed after 2007 or in a building constructed prior to Feb 1, 1998.

The Code allows *group homes* for five or fewer residents in all residential zoning districts and they are considered a single-family dwelling. The Code also allows for assisted living and group facilities as conditional uses. The definitions could be clarified to include all classes protected by the Fair Housing Act and in Oregon law.

The Code does not restrict housing opportunities for disabled residents.

Housing Diversity. Survey responses indicate that lack of diversity in housing in neighborhoods is a barrier to affordable housing. New development is not required to provide a mix of housing sizes or types, or meet a minimum density.

The City allows lot sizes in subdivisions to be up to 30% smaller if the average lot size meets the minimum. This is not required. *Planned developments* allow for flexibility in housing types in exchange for 40% set aside in common area or natural resource protection. *Clustered developments* reduce costs of extending public utilities and streets that could be passed on to the residents.

Mixed Use Zoning Districts. Albany has numerous mixed-use zoning districts that provide options for developing a variety of housing types that are often found to be more affordable due to size and use of the land including small-lot housing, attached housing and apartments.

Infill Development. New units on infill properties are required to provide a garage or carport if 50% or more of the houses within 150 feet have them. Garages can add cost to constructing a dwelling unit. This standard has added costs for houses constructed by Albany Area Habitat for Humanity, as they typically do not construct garages.

Developer Fees. Like other Oregon cities, the City of Albany has systems development charges for city utilities, transportation and for parks and recreation. The fees help offset the demand on these utilities or services created by new development. There is no policy to allow reduced fees for affordable housing development.

Affordable Housing Incentives. The City has a sliding scale density bonus between 5 and 15% for projects that provide a percentage of units affordable to households with income up to 1.2 times the median income for the counties. The incentives do not specifically address housing for very-low and extremely-low income households, those earning less than 50% of the area median income.

Available Land. The 2005 Albany Housing Needs Analysis concluded that there will be demand for more medium density housing and land in the next 20 years. Since the analysis some land was rezoned from single-family to medium density in

South Albany to help offset projected demand.

## B. Home Mortgage Disclosure Act (HMDA) Data Analysis

This section contains an analysis of home loan data reported by lending institutions as required by the Home Mortgage Disclosure Act (HMDA). Concern about discriminatory lending practices in the 1970s led Congress to adopt the HMDA that requires financial institutions to collect and report HMDA data to determine whether potentially discriminatory lending patterns are present in a jurisdiction.

Lending institutions meeting specific criteria are required to report data each year regarding their loan transactions as well as information about the clients and properties involved in those transactions. This transaction data includes:

- Application and applicant data for loans;
- Loans approved and denied by purpose (e.g., home improvement, home purchases, refinancing, etc.);
- Loans approved and denied by type (e.g., conventional loans or government insured loans);
- Loans purchased or sold by the financial institution.

Information reported about applicants includes demographic information such as race, gender, marital status and income level. Data collected on the related property includes the location by Census tract, type of housing, value of housing, loan value, purpose, and loan type.

HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Despite expansions in the data reported, HMDA analyses remain limited because of the information that is *not* reported.

A review of the loan purpose from 2008 through 2012 in Table 14 finds that 68% were refinances, 28% were for home purchases, and 4% of loans were for home improvements. Over the five-year period, 67% of the loans were originated or purchased by the institution, 16% were denied, and 17% were either withdrawn, incomplete or were not accepted upon approval.

**Table 14. Action Taken on Loan Applications by Loan Type 2008-2012**

2008-2012 Type of Loan	Total No. of Applications		Loan Denied		Loan Originated		Loan purchased by the institution		Other: File closed, withdrawn, approved but not accepted	
Home Improvement	2,055	3.7%	747	36.4%	771	37.5%	175	8.5%	17.6%	361
Home Purchase	15,760	28.4%	1,549	9.8%	7,711	48.9%	4,364	27.7%	13.5%	2135
Refinancing	37,630	67.9%	6,646	17.7%	18,662	49.6%	5,472	14.5%	18.2%	6,849
Totals	55,443	100%	8,942	16.1%	27,144	49.0%	10,011	18.1%	16.9%	9,345

Source: Home Mortgage Disclosure Act (HMDA), 2008-2012.

Loan applications for home purchases had the highest origination rates, while home improvements had the highest denial rates. Approximately 36% of home improvement loans were denied, indicating some difficulty in accessing home equity for home improvement projects. Almost half of all home purchase loan applications were originated, and 28% were purchased by the bank.

Table 15 compares the most recent data available for the year 2012 with the last five years. The percent of loans originations increased in 2012 over the average of the last five years to almost 56%, with another 15% purchased by the institution.

**Table 15. Action Taken on Loan Applications, Albany, 2012 and 2008-2012**

Action Taken on Loan Applications	2012		2008-2012	
	No. of Applications	%	No. of Applications	%
Loan originated	1,994	55.6%	27,144	49.0%
Loan purchased by the institution	547	15.3%	10,011	18.1%
Application denied by financial institution	470	13.1%	8,942	16.1%
Application approved but not accepted	119	3.3%	2,463	4.4%
Application withdrawn by applicant	327	9.1%	5,331	9.6%
File closed for incompleteness	127	3.5%	1,551	2.8%
<b>Totals</b>	<b>3,584</b>	<b>100%</b>	<b>55,442</b>	<b>100%</b>

Source: Home Mortgage Disclosure Act (HMDA), 2008 - 2012.

Tables 16 indicate that the Hispanic or Latino applicants have denial rates of more than 6 basis points and applications for Non Hispanic or Latino applicants 10 points higher than for Hispanic and Latino applicants. Table 17 indicates that American Indians or Alaska Native applicants have the highest denial rate by more than 10 percentage points with the next highest denial rates by Native Hawaiian or Other Pacific Islander applicants.

**Table 16. Loan Action by Ethnicity, 2008-2012**

Action by Ethnicity	Hispanic or Latino		Not Hispanic or Latino		Info not Provided	
	No. of Applications	%	No. of Applications	%	No. of Applications	%
Application denied	357	23.2%	7,311	16.5%	1,256	21.7%
Loan originated	663	43.1%	23,654	53.3%	2,634	45.6%
Loan purchased by the institution	197	12.8%	5,793	13.1%	486	8.4%
File closed for incompleteness	44	2.9%	1,205	2.7%	296	5.1%
Applic. withdrawn by applicant	189	12.3%	4,348	9.8%	784	13.6%
Applic. approved but not accepted	87	5.7%	2,049	4.6%	321	5.6%
<b>TOTALS</b>	<b>1,537</b>		<b>44,360</b>		<b>5,777</b>	

Source: Home Mortgage Disclosure Act (HMDA), 2008 - 2012.

**Table 17. Loan Action by Race, 2008-2012**

2008-2012 Applicant Race	Total No. of Applications	Loans Denied		Loans Originated		Loans purchased by the institution		Other: File closed, withdrawn, not accepted by appl.	
		No. of Applications	%	No. of Applications	%	No. of Applications	%	No. of Applications	%
American Indian or Alaska Native	387	119	30.7%	167	43.2%	43	11.1%	68	15.0%
Asian	1,163	168	14.4%	636	54.7%	138	11.9%	221	19.0%
Black or African American	147	25	17.0%	66	44.9%	25	17.0%	31	21.1%
Native Hawaiian or Other Pacific Islander	147	29	19.7%	75	51.0%	22	15.0%	21	14.3%
White	44,011	7,313	16.6%	23,391	53.1%	5,744	13.1%	7563	17.2%

Ethnicity Not Provided by Applicant	15,328	1,271	8.3%	2,621	17.1%	10,011	65.3%	1,425	9.3%
Not applicable	3,753	17	0.5%	188	5.0%	3,532	94.1%	16	0.4%
<b>TOTALS</b>	<b>64,936</b>	<b>8,942</b>		<b>27,144</b>		<b>19,515</b>		<b>9,345</b>	

Source: Home Mortgage Disclosure Act (HMDA), 2008 - 2012.

**Table 18. Loan Activity by Income and Ethnicity, 2008-2012**

Income/Ethnicity	Total No. of Applications	Originated	Purchased by lender	Denied	Other*
<b>&lt;\$50,000</b>					
Hispanic or Latino	584	38.9%	13.0%	29.1%	19.0%
Not Hispanic or Latino	11,524	47.8%	15%	21.4%	16.8%
<b>&gt;\$50,000</b>					
Hispanic or Latino	838	45.2%	12.9%	20.6%	21.2%
Not Hispanic or Latino	29,089	55.1%	12.1%	15.0%	17.7%

Source: Home Mortgage Disclosure Act (HMDA), 2008 - 2012.

Table 18 shows the ethnicity of applicants submitted by Hispanic or Latino and Non Hispanic Latino and breaks out by incomes less than \$50,000 and greater than \$50,000 from 2008 to 2012. The denial rates for is higher for lower income applicants than those earning more than \$50,000. The Hispanic or Latino applicants have a higher loan denial rate than the Non Hispanic or Latino applicants – 29.1% for applicants earning less than \$50,000 compared to 21.4%; and 20.6% for those earning more than \$50,000 compared to 15%.

Table 20 shows the reasons loan applications were denied over the last five years. Lack of collateral was most commonly cited as the reason for the denial, followed by debt-to-income ratio, and credit history was third.

**Table19. Reasons Loans were Denied, 2008-2012**

Reason	Number	%
Collateral	1,844	27.9%
Credit application incomplete	700	10.6%
Credit history	1,189	18.0%
Debt-to-income ratio	1,379	20.9%
Employment history	86	1.3%
Insufficient cash (down payment, closing costs)	132	2.0%
Mortgage insurance denied	10	0.2%
Other	1,025	15.5%
Unverifiable information	246	3.7%
<b>Totals</b>	<b>6,611</b>	<b>100%</b>

Source: Home Mortgage Disclosure Act (HMDA), 2008 - 2012.

**Predatory Lending.** The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to encourage depository institutions to meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods. The CRA requires four federal bank supervisory agencies to assess performance periodically. Performance is evaluated in terms of the institution (capacity, constraints and business strategies), the community (demographic and economic data, lending, investment, and service opportunities), and competitors and peers. Ratings assigned are: outstanding, satisfactory, needs to improve, and substantial noncompliance.

There was no information the Federal Financial Institutions Examination Council website that provides CRA data specific to banks operating in the City of Albany. Several large banks, like Wells Fargo, receive outstanding or satisfactory ratings.

## C. FAIR HOUSING COMPLAINTS

### National Trends

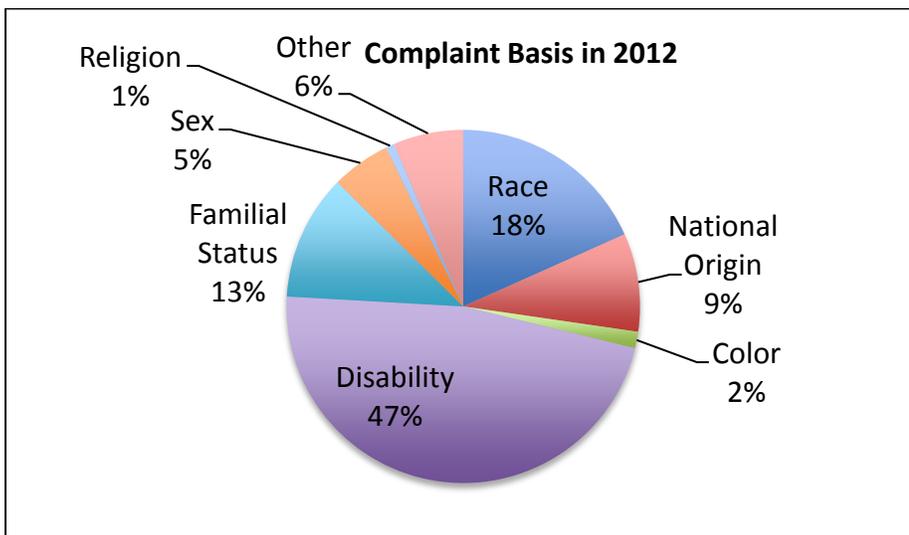
Each year the National Fair Housing Alliance (NFHA) collects data from both private, non-profit fair housing organizations and government entities to present a snapshot of fair housing enforcement in the United States. The *2013 Fair Housing Trends Report* provides housing discrimination data for 2012.

In 2012, private fair housing agencies saw an increase in complaints in all areas that data is collected except in the homeowner's insurance category. Private agencies investigated 69 percent of the year's complaints. Federal, state and local Fair Housing Assistance Program (FHAP) agencies accounted for the rest. HUD saw an increase in each transaction category, except in the rental category. HUD filed four times more "Secretary-initiated complaints" than in 2011. With budget cuts, FHAP agencies saw a decrease in complaints. The Department of Justice (DOJ) filed fewer cases in 2012; however, the cases it pursued were bold and far-reaching. DOJ's focus remained on fair lending and design and construction activities.

A total of 28,519 fair housing complaints were filed in 2012 nationally. Complaint data only reflect the reported incidences of housing discrimination. Many don't report housing discrimination since as many don't know where to go or whether anything will be done about it, or they fear consequences. According to the NFHA, a conservative estimate puts the number of fair housing violations at four million annually nationwide.

### Reported Discrimination by Protected Class – Nationally

According to NFHA data, disability claims account for almost half of all fair housing complaints in 2012 against federally protected classes.



Source: 2013 Fair Housing Trends Report, published by the National Fair Housing Alliance

Agencies also receive complaints about discrimination against groups protected only by state and local laws. NFHA members reported receiving the following complaints from several classes of persons not protected by the federal Fair Housing Act:

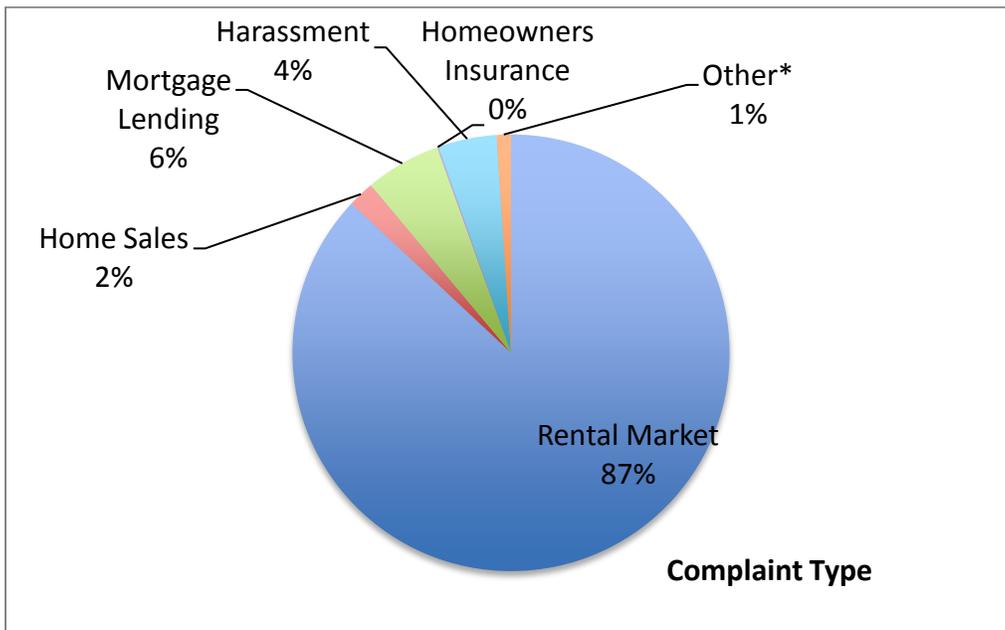
- 569 – Source of Income
- 222 – Age
- 175 – Sexual Orientation
- 135 – Marital Status
- 45 – Gender Identity or Expression

NFHA members also reported 122 complaints that involved discrimination based on criminal background, ancestry, lineage, military status, domestic violence, student status, lawful occupation, place of residence, family responsibility, or “arbitrary” status.

HUD has shown a willingness to investigate complaints of gender identity and sexual orientation discrimination if they fall under sexual discrimination. HUD also issued final regulation that makes it illegal to discriminate against LGBT people in any HUD-funded or Federal Housing Administration insured housing.

### Complaints by Type, Nationwide

Most complaints reported are in related to rental market transactions. Mortgage lending and home sales are a distant second. The “other” category includes discrimination in other housing-related transactions including zoning-related activities, retaliation, homeowner associations, advertisements and homeless shelters.



Source: 2013 Fair Housing Trends Report, published by the National Fair Housing Alliance

### **Complaint Process**

Albany residents who feel that they might have experienced a violation of the Fair Housing Act can contact one or more of the following organizations:

- The Department of Housing and Urban Development’s (HUD) Office of Fair Housing and Opportunity (FHEO);
- The Civil Rights Division of the Oregon Bureau of Labor and Industries (BOLI)
- Fair Housing Council of Oregon (FHCO); and
- Legal Aid.

HUD FHEO has the responsibility to enforce the Fair Housing Act. BOLI has separate jurisdiction over claims of discrimination covered under state law, but not covered under federal law.

The Fair Housing Council of Oregon is a private fair housing organization that receives HUD funding under the Fair Housing Initiatives Program (FHIP) to provide education at the local level to the housing industry and potential victims of housing discrimination. They also provide intake calls from Oregon residents related to fair housing. They process complaints and provide testing to substantiate claims of discrimination.

Valid complaints that are filed with HUD or BOLI may be investigated directly by HUD or BOLI or may be investigated and processed by the Fair Housing Council of Oregon (FHCO), which receives reimbursement from HUD under the Fair Housing Assistance Program (FHAP).

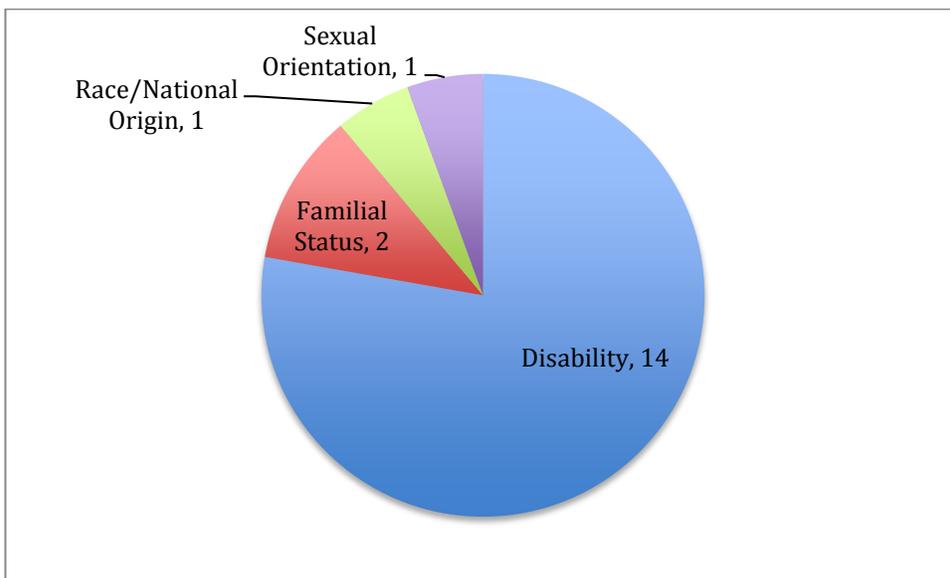
### Albany Complaints

Between January 1, 2010 and December 31, 2012, HUD took in twelve legitimate fair-housing allegations from Albany. All but one complaint concerned rental property transactions. Disability was the basis of ten complaints regarding: rent terms and conditions, reasonable accommodations, and in one case, refusal to rent by the landlord. There was one complaint regarding refusal to rent due to sexual orientation; and the last was refusal to sell due to numerous eligible basis – familial status, national origin, source of income and age. Nine of these allegations were filed in 2012, so there may be an increase in violations.

BOLI received three cases from Albany in 2011 and 2012. The basis of all three cases was disability. One case was closed due to lack of substantial evidence and two were in presenter review upon receipt of the data. In 2012, BOLI also concluded a settlement of unlawful discrimination charges against an Albany apartment complex. BOLI’s charges against the property owners alleged attempts to charge a non-refundable “deposit” for allowing a resident with a disability to keep a companion animal. The settlement agreement included a \$50,000 payment, policy revisions, annual training for the respondents’ staff, and ongoing monitoring by the Civil Rights Division at BOLI. Respondents have to report every disability accommodation request received and how it is resolved for two years.

The Fair Housing Council of Oregon (FHCO) received two legitimate allegations in 2011 and 2012. Familial status was the basis of one call and disability – refusal to rent was the basis of the second allegation.

#### Local Complaint Basis



FHCO staff are able to mitigate the situation themselves in roughly 75% of the cases, and 25% are not. For the roughly 25% allegations that the FHCO does not resolve working with the landlord, approximately 65% of these are referred to BOLI or to HUD. The FHCO received 12 calls from Albany residents in 2012 requesting fair housing information, and 22 additional calls for general information or information related to landlord/tenant laws. In all cases, the callers were asking about rental transactions.

### D. Community Input

Both a resident and agency/provider survey were developed in order to assist in identifying knowledge of fair housing laws, whether there is unreported discrimination, barriers to affordable housing, and suggestions for how to remove barriers. The City also collected this information from attendees of a fair housing training for tenants.

**Understanding of Fair Housing Laws.** Very few residents elected to answer the fair housing law scenarios. There may be a lack of knowledge or awareness of all types of protected classes in Oregon and there is only general, limited knowledge about fair housing laws.

Most survey respondents said they did not know who to contact if they experienced or saw discrimination. Latino families that attended the fair housing training did not know whom to contact regarding discrimination. They were also afraid of retaliation, eviction, and don't know or understand the process.

City staff is unaware of any previous fair housing law training for the public in Albany and is unsure how fair housing law information is distributed throughout the City.

**Service Provider Information.** All of the service providers that responded indicated they were very knowledgeable of fair housing laws. They serve Albany's low-income, elderly, homeless families, victims of domestic violence, person with mental illness or physical disabilities, youth, immigrants, and people with substance abuse issues.

**Resident Survey: Is housing discrimination an issue in Albany?** Residents feel that housing discrimination is an issue in Albany. None of the residents that completed the survey had experienced discrimination themselves, possibly because of their demographics (single, white, and healthy).

Discriminatory activities that are believed to be occurring in Albany include reported through surveys include:

- Refusal to make reasonable accommodations for tenants with disabilities,
- Discriminatory advertising,
- Providers placing certain tenants in the least desirable units,
- Real estate agents directing clients to rental or for sale housing only in certain neighborhoods, and
- Sellers refusing to show their homes to certain buyers.

**Reasons discrimination not reported:** Responses included a fear of retaliation, eviction, lack of knowledge about rights or the complaint process, and language and cultural barriers.

**Basis for Discrimination.** Providers believe that the most common reasons for housing discrimination in Albany are due to race/ethnicity, national origin, income, and religion. Interestingly, most complaints that have been filed were related to disabilities and failure to provide reasonable accommodation.

Provider answers generally indicate that it is "somewhat likely" for their clients to experience discrimination. However, many felt that more than half the incidents of discrimination are unreported. One provider has reported acts of discrimination to HUD. Providers were asked to indicate what percentage of the different populations they serve were the most likely to have experienced discrimination in the past. Responses included people with development or physical disabilities, low-income residents, victims of domestic violence, and immigrants.

**Barriers to Fair Housing:** The following barriers were identified or suggested through the surveys and discussion with residents, but were not investigated to determine the extent of the barrier:

- Economic barriers (education, employments and being low-income);
- Language and cultural barriers – in reporting allegations of discrimination, completing rental applications and other forms, lack of social security number, and communicating housing issues and concerns;
- Lack of knowledge among residents, tenants and real estate agents regarding fair housing;
- Concentration of low-income housing in certain areas;
- Concentration of group homes in certain areas of the City;
- Lack of diversity in housing in neighborhoods; and
- Lack of knowledge among real estate agents regarding fair housing.

Suggestions for potential changes in fair housing practices and/or to remove impediments to fair housing include: providing more knowledge and education about fair housing issues generally, holding public meetings, providing fair housing information at public facilities and on the City's Website, providing bilingual advertisements about events, radio announcements, and using cable television programming.

## SECTION IV. FAIR HOUSING ACTIVITIES

### A. Fair Housing Enforcement

Persons who believe they have been discriminated against under the provisions of the Federal Fair Housing act have the right to file an administrative complaint directly with the U.S. Department of Housing and Urban Development (HUD) and the Oregon Bureau of Labor and Industry (BOLI). Residents and others may also call the Fair Housing Council of Oregon (FHCO) to get more information about fair housing laws and to talk to staff to determine if an act of discrimination has occurred. The FHCO staff will first determine if an alleged violation has occurred. If so, they may conduct further investigation or field testing to verify whether or not discrimination has occurred. The FHCO will first work to resolve the case favorably. Cases that can't be resolved are referred to HUD or BOLI.

HUD has the primary authority for enforcing the Fair Housing Act. HUD investigates the complaints it receives and determines if there is a "reasonable cause" to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).

HUD further defines fair housing choice as "the ability of persons of similar incomes to have available to them the same housing choices regardless of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face but operate to deny or adversely affect the provisions of housing to persons (in any particular protected class) may constitute such impediments."

Residents and landlords may also file complaints directly HUD online or through the toll-free Fair Housing line (<http://www.hud.gov/complaints/housediscrim.cfm> or 1-800-669-9777), while providers would be referred to either to HUD or the Office of Fair Housing and Equal Opportunity in Seattle, Washington to determine an appropriate referral.

When HUD receives a complaint, HUD will notify the person who filed the complaint and will normally notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD will try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached. HUD will then recommend that the Attorney General file suit. If, during the investigative, review, and legal process, HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in Federal district court.

### B. Fair Housing Actions

Since becoming an Entitlement City in 2013, the City of Albany has taken the following steps to raise awareness about fair issues and agencies.

- The City worked with the Fair Housing Council of Oregon to provide fair housing training for residents in English and in Spanish. The training helped provide a better understanding about resources available to Albany's Hispanic and Latino population.
- The City is working with agencies that advocate for tenant awareness and that advocate for diversity and equity in the region, such as the Benton Linn Health Equity Alliance and Familia Activas.
- The City of Albany's put links to fair housing resources on the City's Website with direct links to and descriptions about the FHCO, HUD, and BOLI.
- Fair housing posters and brochures in English and Spanish were distributed at agency meetings and located in City Hall and in the two libraries.

- The CDBG program manager has attended several fair housing trainings and events to provide a foundation of understanding of fair housing laws and resources.

### **C. Regional and Statewide Advocacy**

Several agencies advocate for education and awareness about fair housing and reducing discrimination regionally and statewide.

The Fair Housing Council of Oregon (FHCO) is a nonprofit civil rights organization driven to eliminate illegal housing discrimination through enforcement and education across Oregon. They promote equal access to housing by providing education, outreach, technical assistance, and enforcement opportunities specifically related to federal, state, and local fair housing laws. The FHCO receives FHIP funding.

The Housing Alliance engages with agencies statewide to explore state legislative strategies and administrative actions that will increase housing choice, housing opportunity, and will affirmatively further fair housing. The Alliance also provides support to local jurisdictions and partners as they work to address their local needs.

The Oregon Rental Housing Association consists of 14 local chapter organizations throughout the state, including the Linn-Benton chapter. The association and local chapter are both dedicated to training and educating owners about changes in laws and providing monthly educational opportunities, including fair housing training. For example, the chapter has offered training about special accommodations and companion animals by the Fair Housing Council of Oregon. Oregon Rental Housing Association's membership caters to smaller rental owner/operators; most members have between one and ten units.

The Willamette Association of Realtors provides links to fair housing information and training on their website.

The Rental Housing Alliance of Oregon provides fair housing information, training and legislative updates as part of its regular education sessions and newsletters. The alliance has more than 1,800 members, most of whom are small business landlords throughout the state.

## SECTION V. CONCLUSIONS AND FAIR HOUSING ACTION PLAN

### A. Conclusions

Albany is a growing and changing community. In 2013, Albany's population had reached 50,720.

- Albany is becoming more racially and ethnically diverse. The non-white percent of Albany's population grew from 6% in 2000 to almost 12% in 2010. Albany's Hispanic or Latino population grew from 2,488 in 2000 to 5,700 in the 2010 Census accounting for 11.4% of Albany's population.
- Despite relatively affordable housing prices, affordable housing is an issue as the median family income is relatively low.
- The City has a large stock of housing built before 1980; much of the aging housing stock is concentrated into older areas of City and in areas with lower incomes.

### B. Fair Housing Action Plan

The following impediments to fair housing choice were identified through this analysis. Suggested strategies and actions for the City to address over the next five years follow.

Impediment I: Lack of Understanding of Fair Housing Laws. Generally, there is a lack of knowledge about fair housing laws, rights and responsibilities among both consumers and providers. There is also a lack of understanding about the resources available to address fair housing issues and how to access these resources. Better education and outreach can help resolve disparate treatment of renters and homeowners on the basis of race, color, national origin, familial status, disability and persons with low incomes.

#### Suggested Actions:

1. The City will work with the Fair Housing Council of Oregon (FHCO) to deliver fair housing education events at least once a year tailored to the needs of the Albany residents and landlords. Training, workshops, events, and materials for residents will be offered in both English and Spanish.
2. The City will work to educate developers, property owners, landlords, realtors and home owner associations about fair housing laws and the ADA. The City will coordinate with the City of Corvallis and the FHCO to offer landlord/property owner training in the region annually.
3. The City will expand the fair housing information available to the public through brochures at city facilities and more information on the City's website.
4. The City will work to educate City leaders and elected official on Affirmatively Furthering Fair Housing requirements.
5. The City will seek guidance from the FHCO on how other communities are addressing similar issues of discrimination that may occur in Albany.

Impediment II: Overcoming Cultural and Linguistic Barriers. Language and cultural differences make communication around fair housing issues and addressing fair housing barriers more challenging.

#### Suggested Actions:

1. The City will work to build relationships with Albany's Latino and Hispanic community to enhance communication and delivery of resources in order to identify barriers to fair housing and work to eliminate acts of discrimination. The City will seek cultural leaders and volunteers to help promote awareness and education about fair housing laws.
2. The City will provide access to materials and education in Spanish and other languages as identified.

Impediment III: Discriminatory Practices in the Housing Market. HUD, FHCO and BOLI have pursued fair housing allegations in Albany. The primary basis was disability and the act was failure to make reasonable accommodations. Familial status, national origin, source of income, and sexual orientation were also the basis of complaints.

Suggested Actions:

1. Work with the Fair Housing Council of Oregon to facilitate fair housing testing and investigations in Albany as recommended.
2. Develop targeted fair housing training and programs for housing providers to achieve a better understanding of protected classes and fair housing responsibilities.
3. Identify and correct advertisements that indicate the potential for discrimination.
4. Encourage victims to report acts of discrimination or potential discrimination.

Impediment IV: Availability of Affordable Housing. Despite a large amount of housing that is relatively affordable regionally and for residents earning above the median income, lack of affordable housing for Albany's lowest income residents continues to be a problem.

Suggested Actions:

1. The City of Albany will review its land development policies and standards to ensure that they do not present obstacles to development of affordable or accessible housing, accessory units, and other forms of housing that are needed within the community.
  - Evaluate the infill development standards to ensure they are not creating barriers to affordable housing.
  - Review accessory dwelling unit standards and consider allowing units in detached buildings in more circumstances.
  - Evaluate other development and financial incentives. For example, developments restricted for households earning less than 50% of AMI could receive more generous incentives than those for households earning less than 80% of AMI.
2. The City will review its available land inventory and the zoning of vacant land and land with redevelopment potential.
3. The City will allocate Community Development Block Grant funding to economic development activities that support business development and job creation and to programs that provide job skills training.

Impediment V: Concentration of Affordable Housing Stock. The American Community Survey data show that there are higher concentrations of low-income and minority populations in older areas of the City, primarily in Census Tracts 204 and 208. These areas also have a higher percentage of older housing stock, likely making housing more affordable. Most social and civic services are located in these areas; so many group homes are concentrated in these areas. On a positive note, these areas are close to services and employment.

Suggested Actions:

1. Review land development standards to ensure there are no obstacles to infill development or redevelopment in Albany's older neighborhoods.
2. When feasible, layer public investments in these areas to improve the condition of public facilities and infrastructure in order to attract private investment and improvements.
3. The City will focus housing rehabilitation and weatherization funds in Albany's low-income neighborhoods to gradually improve the housing stock over time.

Impediment VI: Lead Paint and Housing Conditions. Albany has over 11,800 housing units constructed before 1980, and roughly 3,300 units constructed before 1950.

Suggested Actions:

1. The City will focus housing rehabilitation loan and grant money in Albany's lowest income Census Tracts.
2. Lead-based paint testing is a requirement of housing rehabilitation projects on buildings constructed before 1978. Contractors will be required to be licensed lead renovators and follow lead-safe practices. When required, lead paint stabilization or abatement will be done.



## City of Albany, Oregon DRAFT Citizen Participation Plan

### I. Introduction

As an entitlement city, the City of Albany is eligible to receive Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Community Development (HUD). These funds are used to administer housing and community development programs within the City through the Community Development Department.

The Community Development Block Grant (CDBG) is a formula grant provided annually to the City to develop viable urban communities through the provision of decent housing, a suitable living environment and expanded economic opportunities for low- and moderate-income persons. As a recipient of these entitlement program funds, the City is required to produce the following documents:

Consolidated Plan – Every five years, the City of Albany, with the assistance of Community Development Commission will develop a new Consolidated Plan. The Consolidated Plan identifies community needs and formulates a five-year strategic plan with objectives, implementation strategies, and outcomes that address the needs for housing, community and economic development, and human service needs of the city.

Annual Action Plan – The Consolidated Plan guides the development of an Annual Action Plan. The Annual Action Plan outlines the City's funding priorities and set goals during the program year to address the needs identified in the Consolidated Plan. The annual plan allocates CDBG funding to specific projects that will be undertaken over the course of the upcoming fiscal year.

Before a Consolidate Plan or Annual Action Plan is adopted, the city will make public the amount of funds available and the range of activities that can be undertaken with each grant, the estimated amount of funds that will be used to benefit low- and moderate-income persons.

Consolidated Annual Performance and Evaluation Report (CAPER) – The CAPER is an annual report that evaluates and documents accomplishments and use of CDBG funds. The performance measurements are designed to monitor all programs and to determine the impacts of the City's CDBG programs and activities.

### II. Federal Citizen Participation Requirements

The Citizen Participation Plan requirements are designed to encourage citizens to participate in the planning, development, implementation, and evaluation of the City's CDBG plans and programs. It focuses on public involvement in the process of developing the City's Consolidated Plan, Annual Action Plan, and a review of the annual Consolidated Annual Performance Report (CAPER). Substantial amendments to the Consolidated Plan and the Annual Action Plan require public review and comments before they are approved.

Annual program applications submitted to the U.S Department of Housing and Urban Development (HUD) must:

1. Contain proper provisions for community involvement in the review and preparation of the Consolidated Plan and Annual Action Plan.

2. Give maximum feasible priority to programs that will principally benefit low – and moderate income families or aid in the prevention of slum and blighted conditions.
3. Have provided citizens with the amount of funds expected to be annually available, including any annual grant program income that is expected to be received during the program year and any program income received during the preceding program year that has not yet been allocated to a project during the development of the annual program.
4. Set out costs and other resources to be used, as well as a description of the targeted areas.

### **III. Stages of the Citizen Participation Process**

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

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

Except outlined in Amendments, the types of activities funded each year will be determined through the process outlined in this Citizen Participation Plan.

### **IV. Public Notice**

At least two public hearings will be held every year to obtain citizen views and to respond to proposals at different stages of the CDBG programs administered by the Community Development Department, specifically: the development of the Consolidated Plan, the solicitation of project proposals for the Annual Action Plan; and the annual hearing on the prior year's CAPER.

The City of Albany will provide a 30-day advanced notice once any of the following documents are available for public comment.

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

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

### Other CDBG Related Documents

All other CDBG related documents requiring public comment and review, such as Environmental Review Records, will be advertised by posting notice on the City's website and preparing a press release about the comment period.

Accessibility to Persons with Disabilities: The locations of all public hearings as described herein shall be made accessible to persons with disabilities. A sign language interpreter will be provided whenever the City is notified in advance that one or more deaf persons will be in attendance, according to the instructions provided in the Public Hearing Notice. The City shall provide a qualified reader whenever the City is notified in advance that one or more visually impaired persons will be in attendance. Additionally, the City shall provide reasonable accommodations whenever the City is notified in advance that one or more persons with mobility or developmental disabilities will be in attendance.

Limited English Proficiency Residents: The City of Albany recognizes the need to undertake reasonable actions to facilitate the participation of persons with Limited English Proficiency. Local officials will undertake all reasonable actions necessary to allow such persons to participate in the community development process. Such actions may include the provision of an interpreter and/or the provision of materials in the appropriate language or format for persons with Limited English Proficiency.

30-Day Comment Period: Prior to final adoption of the Consolidated Plan and Annual Action Plan, a 30 day comment period will be required to receive written comments. The comment period will be included in the notice published in the paper; a press release announcing the notice will be prepared and distributed according to City of Albany policies, posted on the City's website, and will be emailed to interested parties.

Distribution of Information: A variety of methods, including the City's internet site, shall be used to facilitate the review and evaluation of proposed housing and community development policies, programs, and projects. All Plans will be posted on the City's website and links to the documents will be emailed to interested parties. A brief summary of a plan will be provided in Spanish and if feasible, in other languages as needed. The notice will also provide information about the location where complete copies of the plan may be reviewed.

### Community Development Commission Meetings

Citizens will be given reasonable and timely access to local meetings, information, and records relating to the proposed use of community development funds. Copies of all reports and material relevant to a Community Development Commission meeting will be available on the Thursday before the Monday meeting on the City's website and at the Community Development Department, Albany City Hall, 333 Brodalbin Street SW, Albany, Oregon.

Public meetings to hear comments on other plans, documents and records will be posted according to City of Albany policy for public meeting procedures.

## **V. Encouraging Citizen Participation**

The Citizen Participation Plan outlines the City's responsibility for providing opportunities for citizen participation. The goals of the Citizen Participation process are to:

- Encourage citizen participation by all Albany residents, emphasizing the involvement of low- and moderate-income residents, people living in CDBG target neighborhoods, people with disabilities, minorities, and residents of assisted housing;
- Inform citizens of the Albany Consolidated Plan and the Annual Action Plans and eligible activities under these programs;

- Give all citizens an opportunity to identify and respond to priority needs;
- Give all citizens an opportunity to identify and respond to priority proposed projects
- and the use of funds; and
- Give all citizens an opportunity to review and comment on program performance.

#### Technical Assistance

The staff of the City of Albany shall provide technical assistance to individual citizens and citizen groups, with particular attention to those groups representative of persons of low or moderate income, as may be required to adequately provide for citizen participation in the planning, implementation and assessment of CDBG programs.

Technical assistance will also be provided to groups and agencies representing low- and moderate income person in requesting assistance in developing project/funding proposals.

Technical assistance is intended to further meaningful citizen participation in the community development decision making process. Technical assistance will also be utilized to foster public understanding of CDBG program requirements.

Technical assistance will be provided on request and may include, but not necessarily be limited to: interpreting the CDBG program and its rules, regulations, procedures and other requirements; providing information and/or materials concerning the programs; and, assisting low and moderate income citizens, and residents of blighted neighborhoods to develop statements of views, identify their needs, and to develop activities and proposals for projects which, when implemented, will advance the resolution of those needs.

Technical assistance may be obtained by contacting the Community Development Department at 541-917-7550, or through the City of Albany website at [www.cityofalbany.net/cdbg](http://www.cityofalbany.net/cdbg).

#### **VI. Procedure for Comments, Objections, and Complaints**

The scheduled public hearings described in this Citizen Participation Plan are designed to facilitate public participation in all phases of the community development process. Citizens are encouraged to submit their views on all aspects of programs during review and comment periods and public hearings. However, to ensure that citizens are given the opportunity to assess and comment on all aspects of the community development program on a continuous basis, citizens may, at any time, submit written comments or complaints to the City.

Citizens or citizen's groups desiring to comment or object to any phase of the planning, development, approval or implementation of CDBG activities should submit such comments or objections in writing to the City through a progressive level of review. Comments, objections, complaints and grievances should be sent to the Community Development Department, 333 Broadalbin St. SW, Albany, Oregon 97321.

Local officials shall make every effort to provide written responses to citizen proposals or complaints within fifteen (15) working days of the receipt of such comments or complaints where practicable. If, after a reasonable period, a party believe the comment or complaint has not been properly addressed or considered, then the aggrieved may appeal his/her case to the City Manager, and finally, after a reasonable period of time, to the City Council.

Should the City Council be unable to sufficiently resolve an objection or complaint, it may be forwarded by the aggrieved party to HUD.

Citizens may, at any time, contact HUD directly to register comments, objections or complaints concerning the City's CDBG application(s) and/or program(s). Citizens are encouraged, however, to attempt to resolve any complaints at the local level as outlined above prior to contacting HUD.

All comments or complaints submitted to HUD should be addressed in writing to:

HUD Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
1220 SW 3<sup>rd</sup> Avenue, Suite 400  
Portland, OR 97204-2825

## **VII. Substantial Amendments to the Consolidated Plan or Annual Action Plan**

Substantial and minor amendments to the Consolidated Plan and Annual Action Plan may be made subject to the following procedure and requirements. The Community Development Commission may allow the Community Development Director or designee, the authority to decide minor amendments to the Consolidated Plan or Annual Action Plan. All substantial amendments must be acted on by the Albany City Council.

### Substantial Amendments

A substantial amendment to the Consolidated Plan means an amendment that changes the intent of the plan by modifying adopted priority needs, implementation strategies, or location policies. Substantial amendments to an Annual Action Plan mean any amendment that changes an approved project if at least one of the conditions below exists:

- a. A proposed project site is relocated a distance greater than ½ mile radius from the site identified in the Annual Action Plan;
- b. There is a change in approved federal funding sources;
- c. A proposal that changes a land use to one that requires a special or conditional use permit or is likely to result in a 50% change in capacity or amount of service provided;
- d. There is a change in the priority needs served by the original proposal;
- e. The cost of completing the project or conducting a program exceeds the original approved budget by 50% or more; or
- f. A project is added.

Substantial amendments require a public hearing and City Council approval. The Community Development Commission and City staff shall review substantial amendments. Either the Commission or City staff may provide recommendations to the City Council. Written notices of City Council consideration of substantial amendment shall be provided follow the process outlined above for initial adoption of the applicable Plan.

### Minor Amendments

- a. Amendments that change the text of the Consolidated Plan or Annual Action Plan to correct errors, or changes to text, which will not modify the intent of the plan by changing adopted priority needs, implementation strategies or location policies; or
- b. Any amendment that does not qualify as a substantial amendment as defined above.

The Community Development Department Director or designee is granted authority to decide minor amendments to the Consolidated Plan and Action Plan. Notwithstanding this authority, the Director or designee may refer a minor amendment to the Community Development Commission for action. The decision of the Director and the Community Development Commission is the final local determination unless acted upon by the City Council.

## **City of Albany**

### **Small Business Grant Program**

The City of Albany's Small Business Grant Program provides grants to eligible businesses with 500 or fewer employees currently located in Albany or to entrepreneurs looking to relocate or develop businesses within the city limits for the purpose of creating jobs for low-income people.

Eligible applicants must demonstrate a need for the City of Albany Small Business Grant. Generally such need arises from the inability to secure adequate financing from conventional lenders due to insufficient loan to value, insufficient cash flow, low-income status, and/or start-up nature of business project.

#### **Applicant Eligibility**

1. The business must be located within Albany's city limits.
2. Business owner must have income at or below 80% of the area median family income or employ people that are 80% or below median family income.
3. Grant applicants must be current clients or graduates of an approved microenterprise or small business development or training program. Graduates must have completed the business training course no longer than 36 months from the date of submitting an application. If applicant did not complete one of the programs identified above or did not receive a certificate, the applicant must provide a business plan and one year of business expenses.
4. The applicant must provide a business plan from a business training or microenterprise training program or
5. Must be the business owner and have 30% collateral as applicable in the business.

#### **Eligible Use of Grant Funds**

Two different levels of grants are available:

- Grants of up to **\$6,000?** are available to new businesses and microenterprises to offset start-up costs.
- Grants up to **\$20,000?** are available to help secure a loan.

Qualifying businesses can use the funds for:

- Start-up costs including operating overhead and advertising
- Land or property acquisition
- Real property and equipment improvements
- Working capital
- Inventory purchases
- Construction costs
- On-site infrastructure improvements
- Cash to qualify for other financial assistance/loan guarantees

#### **Project Scoring Criteria (SUGGESTED)**

- CDBG program goals - # jobs created for low-income residents
- Amount of matching and leveraged funds
- Business feasibility/risk
- Timeline – to open, add jobs, expand, etc.

### **Grant Requirements**

1. The business must create or retain at least one full-time equivalent job held or made available to low- to moderate-income people (one of which may be the owner). If more than one job is created or retained, then at least 51 percent of the jobs created or retained as a result of the loan program must be held by or made available to low- to moderate-income people (one of which may be the owner).
2. For the purpose of this program, low-income people are defined as those at 80 percent or less of area median income, as determined by the federal Department of Housing and Urban Development.
3. Jobs created or retained are calculated on a full-time basis (2,080 hours per year).
4. Environmental Review: All loan requests are subject to federally required environmental and historic reviews by the City of Albany. These vary in scope, depending on the use of loan proceeds.
5. Equal Opportunity: Projects funded by the loan program are subject to provisions of the Americans with Disabilities Act. Loan recipients must give equal consideration to all qualified job applicants without regard to race, color, religion, sex, or national origin.
6. Prevailing Wages: Use of program funds for the payment of construction, rehabilitation or installation will require the payment of the higher of either state or federal prevailing wages.

### **Application Process**

1. Pre-application meeting or review (with a representative from LBCC and COG as applicable)
2. Application submitted with business plan to City.
3. City staff review for completeness.
4. The Albany Community Development Commission will review applications and make recommendations for funding to the **City Council (necessary?)** for approval.

**MORE INFORMATION:** For additional information about Albany's Small Business Grant Program, please contact Anne Catlin in the Community Development Department at (541) 917-7560 or e-mail [anne.catlin@cityofalbany.net](mailto:anne.catlin@cityofalbany.net).

**CITY OF ALBANY  
COMMUNITY DEVELOPMENT COMMISSION  
Willamette Room, 333 Broadalbin Street  
Monday, January 13, 2014  
12:00 p.m.**

**MINUTES**

Community Development Commissioners Present: Sharon Konopa; Wanda Kinney; Iris Carrasco; Tara Dixson; Cortney Hall; Terry Knoll; Danon Kroessin; Jo Zimmer

Community Development Commissioners Present: Ray Kozinski

Staff present: Anne Catlin, Lead Long Range Planner; Edene Rice, Administrative Assistant; Mark Shepard, Community Development Director ; Kate Porsche, Economic Development Director

Others present: Jenny Wells-Whitney (Community Services Consortium)

Guests: Marc Manley and Barbara Bessey, Co-Directors of the Small Business Development Center at Linn Benton Community College

**CALL TO ORDER**

Chair Zimmer called the meeting of the Community Development Commission (CDC) meeting to order at 12:05 PM.

**APPROVAL OF MINUTES**

- a. December 16, 2013 Community Development Commission

MOTION: Kroessin moved to approve the minutes as is. Dixson seconded it. Motion passed 9-0.

**ECONOMIC DEVELOPMENT**

Marc Manley addressed the Commission by reviewing a proposal for how the \$36,000 in 2013-2014 CDBG funds allocated for economic development could be used to generate jobs and economic opportunity. He suggested that the Linn Benton Community College Small Business Development Center use the \$36,000 in these ways.

1. Scholarships for Albany residents to enroll in the Small Business Management Program
2. Hire a Spanish speaking business advisor to create a deeper outreach into the Hispanic community
3. Create a small grant program for microenterprises for qualified reasonable expenses.

They suggest \$30,000 be used in for the Small Business Management Program reimbursements and Hispanic outreach and \$6,000 would go towards small grants, for qualified reasonable business expenses.

Discussion followed about concerns regarding funding and how exactly it works and if performance measures can be put into place.

**MOTION:** Kroessin moved approve the \$30,000 and \$6,000 with performance measures to run through the initial funding cycle. Hall seconded the motion. Vote: passed 7-0 (Cervantes abstained)

**FISCAL YEAR 14-15 PROGRAM NEEDS**

Catlin directed the Commission to a spreadsheet of program areas in Attachment A of the agenda packet. She asked the

Commission to make recommendations for CDBG program and funding needs in the community for the 2014-2015 fiscal year. Discussion followed about the needs in the community.

Catlin reviewed the program areas saying there is a need to support households with yearly incomes of \$50,000 or less. The housing rehabilitation loan program would address maintenance needs of low-income housing units.

Catlin noted additional needs for Sunrise Park and Periwinkle Path.

Regarding Public Services needs and funding, Catlin noted that there is a 15% cap on funding for Public Service activities, and she recommends allocating the full 15% to these programs.

Kinney proposed that no contracts would be accepted for under \$10,000 this first year. Catlin agreed and said it was being publicized for amounts over \$10,000 this year, then next year the Commission will have a better idea of what this will look like and how to manage it.

Catlin asked the Commission to be thinking of needs and the amounts to fund to be included in the 2014-2015 Action Plan.

**NEXT MEETING DATES:** Monday, February 24, 2014

**ADJOURNMENT:** Chair Zimmer adjourned the meeting at 1:40 p.m.

Submitted by

Reviewed by

Edene Rice  
Administrative Assistant

Anne Catlin  
Planner III

**CITY OF ALBANY  
COMMUNITY DEVELOPMENT COMMISSION  
Santiam Room, 333 Broadalbin Street  
Monday, February 24, 2014  
12:00 p.m.**

**MINUTES**

Community Development Commissioners Present: Sharon Konopa; Wanda Kinney; Iris Carrasco; Tara Dixson; Cortney Hall; Danon Kroessin; Jo Zimmer; Javier Cervantes

Community Development Commissioners Excused: Terry Knoll

Others Present: Dick Olsen

Staff present: Anne Catlin, Lead Long Range Planner; Edene Rice, Administrative Assistant; Mark Shepard, Community Development Director

**CALL TO ORDER**

Chair Zimmer called the meeting of the Community Development Commission (CDC) meeting to order at 12:02 PM.

**PUBLIC SERVICES GRANTS**

The following is a list of the Agencies and the key points with their presentations.

- ❖ **CARDV**
  - One part-time staff member located in Albany
  - Offer assistance to victims of violence in Albany, currently only available in Corvallis
- ❖ **Boys and Girls Club**
  - Job skills training for youth
  - Expanding the current program
- ❖ **FISH of Albany**
  - Expanding service for women with children
  - Adding 6 beds
- ❖ **Jackson Street Youth Shelter**
  - Providing assistance and shelter to at-risk and homeless youth
  - Would provide for approximately 42 more youth
- ❖ **Community Services Consortium**
  - Funding would help the Youth Build Program expand
  - Serves low – moderate income households
- ❖ **C.H.A.N.C.E**
  - Assists homeless and recovering drug addicted individuals in getting their G.E.D.
  - Would help fund the current staff position and help defray testing costs for students
- ❖ **Community Outreach Inc.**
  - Expanding services, recognizing the need for family shelters
  - Funding would offer support in salaries, medical supplies and transportation
- ❖ **Benton Furniture Share**
  - Funding would help to sustain and expand service of providing suitable furniture for low income households
- ❖ **Family Tree Relief Nursery**
  - Expanding service to help families with infant and toddler care
  - Funding would help with staff and other nursery costs

Discussion took place about the scoring process and that the applications have to be reviewed by City Council. Catlin asked the Commission to give thought to the scoring so that it could be taken care of at the next meeting. It was decided

that the Commission would evaluate each agency against the criteria and rank each agency from 1 to 9, so a lower the collective score would indicate the greater need.

**NEXT MEETING DATES:** Monday, March 3, 2014

**ADJOURNMENT:** Chair Zimmer adjourned the meeting at 1:35 p.m.

Submitted by

Reviewed by

Edene Rice  
Administrative Assistant

Anne Catlin  
Planner III