



# **CITY OF ALBANY**

## 2023 Action Plan

### **FOR THE CITY'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS**

PREPARED BY THE CITY OF ALBANY, OREGON  
COMMUNITY DEVELOPMENT DEPARTMENT

## Expected Resources

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

#### Introduction

The City will receive CDBG funds in the amount of \$335,142 in PY 2023 and carry forward \$245,000 from previous years. The City anticipates grant awards averaging \$355,130 per year over the five years covered in this Consolidated Plan. Program income will be estimated in future years based on anticipated repayments to the City from loans provided to property owners, businesses, and housing providers.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	335,142	0	245,000	580,142	1,440,510	Based on our current year allocation and an optimistic outlook, we anticipated a slight increase to our allocation annually for a total of \$1,775,652 over the course of the 5 year plan. Additionally, 245,000 is anticipated to carryforward into 2023. Prior year resources include 50,000 from PY 2021 and 195,000 from PY 2022.

**Table 1 - 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 will be assessed for need, performance outcomes, agency capacity, and availability to leverage other resources, and ability to complete the activity.

- Funding for public improvements to remove barriers to accessibility is expected to leverage local funds.
- The housing rehabilitation program will develop a revolving loan fund.
- Down payment assistance loans and grants will leverage private savings of homebuyers.
- Affordable housing projects are expected to leverage other local, state, federal and/or private funds.
- Emergency and transitional housing grants will leverage private sources and foundations and will likely leverage other state and federal funding sources.
- Microenterprise assistance will leverage state funds and federal small business funding as well as private investments.
- Funds allocated for public services are often very small grants that are matched by subrecipients that will provide the balance of funds needed to carry out 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**

The City occasionally has surplus property that is zoned for residential uses that could be used to address housing needs. The City is currently evaluating the status of surplus property that may be available to address needs. It is possible that a City-owned property may be used to address needs identified in the Consolidated Plan.

**Discussion**

The City will use CDBG funds in partnerships with subrecipients to leverage private and public funds to address the goals and strategies outlined in the Consolidated Plan. The public improvement projects will leverage federal, state, and local grant funds and donations for improvements. Grants to subrecipients for public services or economic development are anticipated to leverage other funding sources.

The City has developed a strategy that distributes some of the CDBG resources as loans rather than grants to generate program income for other eligible activities such as the low-income housing rehabilitation program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain the existing affordable housing stock	2023	2027	Affordable Housing	Census Tract 204 Census Tract 208.1 Census Tract 205 Census Tract 208.2	Affordable Housing	CDBG: \$227,900  (2023: 112,900 2022: 115,000)	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Support Economic Opportunities for LMI residents	2023	2027	Economic Development	City of Albany, Linn County	Expand economic opportunities	CDBG: \$55,000	Businesses assisted: 5 Businesses Assisted
3	Support public services for LMI residents	2023	2027	Homeless Non-Homeless Special Needs	Census Tract 204 Census Tract 208.1 Census Tract 208.2	Reduce homelessness Public Services	CDBG: \$75,200  (2023: 50,200 2022: 25,000)	Public service activities other than Low/Moderate Income Housing Benefit: 259 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Strengthen LMI neighborhoods and accessibility	2023	2027	Non-Housing Community Development	Census Tract 205	Strengthen and revitalize LMI neighborhoods.	CDBG: \$105,014 (2023: 50,014 2022: 55,000)	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Planning and Administration	2023	2027	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Albany, Linn County	Affordable Housing Reduce homelessness Public Services Expand economic opportunities Strengthen and revitalize LMI neighborhoods.	CDBG: \$67,028	Other: 1 Other
6	Increase affordable housing options	2023	2027	Affordable Housing	Census Tract 204	Affordable Housing	CDBG: \$50,000 (2021: 50,000)	Other: 1 Other

Table 2 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Maintain the existing affordable housing stock
	<b>Goal Description</b>	Maintain and improve the quality of Albany's affordable housing stock through housing rehabilitation programs. This goal will be supported by 112900 in 2023 funding and 115000 in 2022 carryover funds.
2	<b>Goal Name</b>	Support Economic Opportunities for LMI residents
	<b>Goal Description</b>	Funds will be used to provide grants to small businesses, specifically in home childcare businesses owned by low or moderate income residents. These grants will support low income residents, create jobs, and add or maintain needed childcare slots. This goal is supported with 55,000 in 2023 funds.
3	<b>Goal Name</b>	Support public services for LMI residents
	<b>Goal Description</b>	To support non homeless populations, funds will be used to offer assistance with basic tasks for seniors who are homebound and affordable childcare and youth services for low and moderate income families.  To reduce homelessness, funds will be used to offer case management and shelter to homeless youth and provide outreach, case management, and resources to unsheltered homeless people in Albany.  This goal will be supported by 50,200 in 2023 funds and 25,000 in 2022 carryforward funds.
4	<b>Goal Name</b>	Strengthen LMI neighborhoods and accessibility
	<b>Goal Description</b>	Funds will be used to support park and accessibility improvements in a low or moderate income neighborhood. This goal will be supported with 50014 in 2023 funds and 55000 in 2022 carryover funds.
5	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Provide planning and administration for the city Community Development Block Grant programs and fair housing training and education.

6	<b>Goal Name</b>	Increase affordable housing options
	<b>Goal Description</b>	One local nonprofit will finish using their 2021 CDBG funds to prepare a property for the development of affordable housing units. This goal advances the recommendations to address the impediment of lack of affordable housing in the Analysis of Impediments to Fair Housing Choice and Fair Housing Plan.



# Projects

## AP-35 Projects – 91.220(d)

### Introduction

This section lists and describes the projects that will be carried out under the City of Albany Community Development Block Grant program during federal PY 2023. The projects reflect priorities that were identified in the development of the 2023-2027 Consolidated Plan and needs identified during the development of the 2023 Plan. Project details are provided in Section AP-38 Project Summary.

### Projects

#	Project Name
1	2023 Housing Rehabilitation
2	2023 Needed Public Services
3	2023 Homeless Shelter and Outreach Support
4	2023 Small Business Assistance
5	2023 Planning and Administration
6	2023 Parks Project
7	2022 Affordable Housing Rehabilitation
8	2022 Needed Public Services
9	2022 Increase Recreational Opportunities
10	2022 Shelter Support
11	2021 Create Affordable Housing

Table 3 - Project Information

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

The Community Development Commission (CDC) assessed community needs, evaluated performance of existing subrecipients, and reviewed applications for to determine allocation priorities for the 2023 program year and considered activities continuing with prior year funding. The CDC evaluated 2023 proposals against priority needs, number of extremely low and low-income residents served, existing resources and programs, gaps in service delivery, financial resources, and organizational capacity to carry out the activity within a timely manner. As a result of data and information shared during the creation of the 2023 annual action plan and the 2023-2027 Consolidated plan, the CDC selected reducing homelessness and affordable housing as top priorities for this year's funding. Grants were reviewed with these priorities in mind.



**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	2023 Housing Rehabilitation
	<b>Target Area</b>	Census Tract 204 Census Tract 208.1 Census Tract 205 Census Tract 208.2
	<b>Goals Supported</b>	Maintain the existing affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$112,900
	<b>Description</b>	Improve the livability and sustainability of single-family housing occupied by low- and moderate-income residents through the housing rehabilitation revolving loan program.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that three low- or moderate-income homeowner families will benefit from the housing rehabilitation loan program.
	<b>Location Description</b>	Low- and moderate-income homeowners across the city are eligible for this program. It is likely that most clients will be in one of the local target area census tracts.
<b>Planned Activities</b>	The housing rehabilitation loan program is available to any low- or moderate-income homeowners in the Albany city limits. It is likely that most clients will be in one of the local target area census tracts.	
2	<b>Project Name</b>	2023 Needed Public Services
	<b>Target Area</b>	Census Tract 208.1 Census Tract 208.2
	<b>Goals Supported</b>	Support public services for LMI residents
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$22,700
	<b>Description</b>	In the 2023 program year, the City will provide public services grants to agencies that serve poverty level, low-income and vulnerable populations through access to affordable childcare and youth services and services that help seniors remain in their homes.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 43 households will benefit from access to affordable childcare and youth services and 11 seniors will benefit from assistance with daily tasks.
	<b>Location Description</b>	<ol style="list-style-type: none"> <li>1. Senior Companion Program - Oregon Cascades West Council of Governments is in Census Tract 208.02 at 1400 Queen Avenue SE. Services are provided to seniors throughout the city.</li> <li>2. YMCA is located in Census Tract 208.02. Services are provided to households across the city.</li> <li>3. Boys and Girls club is located in Census Tract 208.01. Services are provided to households across the city.</li> </ol>
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. Senior Companion Program - The Senior Companion Program matches low-income (200 percent poverty level) mobile seniors aged 55+ with homebound seniors in exchange for a small stipend (other funds). Companions provide friendship and assistance to adults who have difficulty with daily living tasks, such as shopping or paying bills, and give families or professional caregivers time off. As a result, many seniors can remain independent in their homes instead of having to move to more costly institutional care. Roughly 10 companions will serve 15-40 hours per week.</li> <li>2. The YMCA and Boys and Girls club will provide quality affordable childcare and youth services to low and moderate income households.</li> </ol>
<b>3</b>	<b>Project Name</b>	2023 Homeless Shelter and Outreach Support
	<b>Target Area</b>	Census Tract 204 City of Albany, Linn County
	<b>Goals Supported</b>	Support public services for LMI residents
	<b>Needs Addressed</b>	Reduce homelessness
	<b>Funding</b>	CDBG: \$27,500
	<b>Description</b>	Help the youth shelter emergency overnight shelters provide safe facilities, case management and support services and support outreach and case management services to unsheltered homeless residents.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 55 homeless or at risk youth will benefit from services and shelter at the Albany youth shelter and 150 unsheltered homeless people will benefit from outreach and case management services.
	<b>Location Description</b>	The Albany House youth shelter is located at 1240 7th Avenue SE, Albany, OR which is in Census Tract 204.  COAT is an outreach organization that provides services across the county, targeting areas where unsheltered homeless people tend to be.
	<b>Planned Activities</b>	Youth Shelter Services: Planned activities include providing both overnight and transitional shelter, meals, basic needs, case management, and support services to homeless and at-risk Albany youth ages 10 to 18. Staff help youth with school, leadership opportunities, life skills building, and reconnecting safely with family.  Homeless Outreach Services: This program will provide resource connection, case management, basic necessities, and service navigation support to unsheltered homeless adults in Albany with the goal to help unsheltered residents find shelter or suitable, stable housing.
4	<b>Project Name</b>	2023 Small Business Assistance
	<b>Target Area</b>	City of Albany, Linn County
	<b>Goals Supported</b>	Support Economic Opportunities for LMI residents
	<b>Needs Addressed</b>	Expand economic opportunities
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	Funds will be used to provide grants to low or moderate income small business owners operating in home childcare.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 low or moderate income families will benefit from small business assistance to create or sustain their in home childcare business.
	<b>Location Description</b>	The small business grant program is available to any low- or moderate-income business owners or any small business that will create a low/mod job in the Albany city limits.

	<b>Planned Activities</b>	This activity will provide small grants to microenterprises to create jobs and access capital with the end goal of supporting low and moderate income business owners and opening much needed additional childcare slots in Albany.
5	<b>Project Name</b>	2023 Planning and Administration
	<b>Target Area</b>	City of Albany, Linn County
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Affordable Housing Reduce homelessness Public Services Expand economic opportunities Strengthen and revitalize LMI neighborhoods.
	<b>Funding</b>	CDBG: \$67,028
	<b>Description</b>	Provide planning and administration for the city Community Development Block Grant programs and fair housing training and education.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administering the CDBG programs will not provide any direct benefit to families and individuals. Approximately 260 Albany residents will directly benefit through the other Action Plan activities that will be carried out in the 2023 program year.
	<b>Location Description</b>	Planning and Program administration occurs at Albany City Hall located at 333 Broadalbin Street SW, Albany, OR.
	<b>Planned Activities</b>	Staff time and expenses to plan, manage, oversee, monitor all aspects of the CDBG program, and ensure compliance to include the following: prepare Action Plans, CAPER, coordinate citizen participation, agency consultations, attend agency meetings, prepare subrecipient contracts and reporting forms, monitor subrecipients and grant projects, prepare environmental review records, process IDIS reimbursements and report accomplishments, coordinate fair housing education and outreach, etc.
6	<b>Project Name</b>	2023 Parks Project
	<b>Target Area</b>	Census Tract 205
	<b>Goals Supported</b>	Strengthen LMI neighborhoods and accessibility
	<b>Needs Addressed</b>	Strengthen and revitalize LMI neighborhoods.

	<b>Funding</b>	CDBG: \$50,014
	<b>Description</b>	Improve the public park or accessibility in an LMI neighborhood so the residents have access to quality public facilities that support their health and wellbeing.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate improvements will largely benefit the residents in the surrounding neighborhood which is primarily comprised of low- and moderate-income residents.
	<b>Location Description</b>	The location of this project is anticipated to be Lehigh Park at 3100 17th Ave SE, Albany, OR located in Census Tract 205.
	<b>Planned Activities</b>	Improve the playground facility or park accessibility to better meet the needs of the residents in the surrounding neighborhood.
<b>7</b>	<b>Project Name</b>	2022 Affordable Housing Rehabilitation
	<b>Target Area</b>	Census Tract 204 Census Tract 208.1 Census Tract 205 Census Tract 208.2
	<b>Goals Supported</b>	Maintain the existing affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$115,000
	<b>Description</b>	Improve the livability and sustainability of single-family housing occupied by low- and moderate-income residents through the housing rehabilitation revolving loan program. This project advances the recommendations to address the impediment of lead paint and housing conditions in the Analysis of Impediments to Fair Housing Choice and Fair Housing Plan. This project is carrying forward from the previous program year and funds allocated are 2022 program year funds.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that three low- or moderate-income homeowner families will benefit from the housing rehabilitation loan program.



	<b>Location Description</b>	The housing rehabilitation loan program is available to any low- or moderate-income homeowners in Albany city limits. It is likely that most clients will be in one of the local target area census tracts.
	<b>Planned Activities</b>	DevNW will manage the housing rehabilitation program that provides deferred payment loans to low-mod homeowners for housing rehabilitation and energy efficiency improvements. Repaid loans will develop a revolving loan fund to continue the program.
<b>8</b>	<b>Project Name</b>	2022 Needed Public Services
	<b>Target Area</b>	Census Tract 208.1 Census Tract 208.2
	<b>Goals Supported</b>	Support public services for LMI residents
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	2022 public services grants fund agencies that serve low-income and vulnerable populations. Two agencies will have carryover funds which will continue their work to prevent child abuse and foster care placements, and support survivors of domestic violence through providing emergency shelter or motel stays and other services. These projects began and were funded in program year 2022 and will continue into 2023 using remaining 2022 funds.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Child Abuse Prevention – This activity is estimated to benefit 50 LMI Albany residents in 15 households identified as at-risk for child abuse.  Domestic Violence Survivor Services – This activity is estimated to benefit 45 Albany residents and their families.
<b>Location Description</b>	1. Child Abuse Prevention Services - Family Tree Relief Nursery is located at 1305 Hill Street SE in Census Tract 208.01.  2. Location withheld for safety and confidentiality reasons.	

	<b>Planned Activities</b>	<p>1. Child Abuse Prevention - A trained interventionist educates parents impacted by poverty, domestic violence, and substance abuse in how to make safe choices to build healthy families and prevent foster care placements. The program prepares children for kindergarten by developing their physical, social, and emotional skills. The agency also offers many complementary services in collaboration with other agencies, such as distribution of food boxes to their low-income clients.</p> <p>2. Survivors of Domestic Violence Support and Shelter- This program will ensure Albany residents who are leaving abusive relationships have safe, stable shelter by housing residents at the CARDV shelter or in motels, depending on the situation and shelter capacity. Beyond shelter, this agency provides survivors with safety planning, support groups, legal advocacy, and crisis support.</p>
9	<b>Project Name</b>	2022 Increase Recreational Opportunities
	<b>Target Area</b>	Census Tract 205
	<b>Goals Supported</b>	Strengthen LMI neighborhoods and accessibility
	<b>Needs Addressed</b>	Strengthen and revitalize LMI neighborhoods.
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	Improve the public park in an LMI neighborhood so the residents have access to quality public facilities that support their health and wellbeing. This project will use funding allocated in the 2022 program year and will be completed in 2023 using those carryover funds.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate improvements will largely benefit the residents in the surrounding neighborhood which is primarily comprised of low- and moderate-income residents.
	<b>Location Description</b>	The location of this project is anticipated to be Lehigh Park at 3100 17th Ave SE, Albany, OR located in Census Tract 205.
	<b>Planned Activities</b>	Replace the aged playground facility.
10	<b>Project Name</b>	2022 Shelter Support
	<b>Target Area</b>	Census Tract 204
	<b>Goals Supported</b>	Support public services for LMI residents

	<b>Needs Addressed</b>	Reduce homelessness
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Help youth shelter emergency overnight shelters provide safe facilities, case management and support/prevention services. This project began in program year 2022 and will use remaining 2022 funds in program year 2023.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 70 unaccompanied or at-risk Albany youth will stay at the local youth shelter or receive supportive services from the shelter throughout this grant, including those who benefited during the previous program year when the activity began.
	<b>Location Description</b>	The Albany House youth shelter is located at 1240 7th Avenue SE, Albany, OR.
	<b>Planned Activities</b>	Youth Shelter Services: Planned activities include providing both overnight and transitional shelter, meals, basic needs, case management, and support services to homeless and at-risk Albany youth ages 10 to 18. Staff help youth with school, leadership opportunities, life skills building, and reconnecting safely with family.
<b>11</b>	<b>Project Name</b>	2021 Create Affordable Housing
	<b>Target Area</b>	Census Tract 205
	<b>Goals Supported</b>	Increase affordable housing options
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	This project was funded with program year 2021 funding. Funds have been and are being used to help a local housing agency with the environmental review, other professional services and property clearance on a site to be used for future affordable housing. The project will finish spending funds in PY2023. This project advances the recommendations to address the impediment of lack of affordable housing in the Analysis of Impediments to Fair Housing Choice and Fair Housing Plan.
	<b>Target Date</b>	6/30/2024

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that up to 20 extremely low-income individuals or households will eventually benefit from a future affordable housing development.
<b>Location Description</b>	241 Waverly SE, Albany OR
<b>Planned Activities</b>	This project will involve professional services as well as building demolition and property clearance needed to prepare the site for future development of affordable housing.

## **AP-50 Geographic Distribution – 91.220(f)**

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

Four Census Tracts in the City of Albany qualify as low-income tracts because over 50% of the households have incomes less than 80% of the area median income. The qualifying Census Tracts are: 204, 205, 208.01, and 208.02. The target areas also have a higher concentration of residents of Hispanic origin and other minority populations. These tracts are centrally located in older areas of the city where housing, public infrastructure, and public facilities are older and often in need of improvements or replacement.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Census Tract 204	10
Census Tract 208.1	17
Census Tract 205	19
Census Tract 208.2	4
City of Albany, Linn County	

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

2023 CDBG priorities are to provide housing rehabilitation, reduce homelessness, provide needed public services, support the health and wellbeing of low- and moderate-income neighborhoods through access to quality parks, and create economic opportunities. The geographic distribution in Table 62 only includes the subrecipient agencies and activities that are in or anticipated to be within the city's target areas. Some activities will likely occur in or benefit residents of the target census tracts, such as low-income homeowner rehabilitation loans and small business grants. However, it is not yet known which census tracts will benefit because recipients of these loans have not been selected. Additionally, many programs serve residents throughout the city, and while most beneficiaries of CDBG funds likely to live in Target Area census tracts, the city does not receive enough beneficiary data to include activities in the geographic distribution table above.

### **Discussion**

In the 2023 Action Plan, the city will focus funding on supporting the existing emergency shelter for youth, improving a public park to enhance recreational opportunities for low- and moderate-income residents, improving owner-occupied housing units, and serving residents in the target area Census Tracts. The City estimates 50% of its 2023 CDBG entitlement award, excluding administrative expenses,

will be spent in these areas.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In this section of the Plan, HUD asks jurisdictions to indicate the number of households that will be assisted with an affordable housing program such as rental assistance, housing rehabilitation, or new housing.

In the 2023 program year, the Albany housing rehabilitation program will improve the quality and livability of five owner-occupied households (2023 and carryover funds). Additionally, 2021 carryover funding is allocated to site clearance for new affordable housing. It is estimated that 12 affordable housing units will be created on this site in the 2023 program year. This housing will be kept affordable with rent limited to less than 30% of residents’ income. These new affordable housing units will serve low-income residents in Albany who are experiencing homelessness or at risk of becoming homeless.

CDBG funds will help the emergency shelter for youth provide services and case management to help residents get into permanent housing. CDBG funds will also help unsheltered homeless residents through resources, case management and access to services with the goal of assisting residents in finding stable housing or shelter. However, these figures are not included in the tables below.

Community Services Consortium (CSC) administers emergency rental assistance and rapid rehousing programs, so there has not been a need to allocate limited CDBG public services funds for these needs.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	6
Non-Homeless	11
Special-Needs	0
Total	17

**Table 5 - 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	12
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	17

**Table 6 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

The City of Albany is committed to keeping LMI and vulnerable homeowners in their homes and improving livability and costs. The City supports the creation of new housing units to help LMI residents get into stable affordable housing.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

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

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**

The Linn Benton Housing Authority is not designated as troubled.

### **Discussion**

The local housing authority, Linn Benton Housing Authority is not designated as troubled.

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

### **Introduction**

The City assessed unmet demand for services through agency consultations and a competitive grant application process to identify the CDBG-funded activities that will address priority unmet needs and provide the most benefit to Albany's homeless and non-homeless special needs residents.

The 2022 PIT count found 304 homeless people in Linn County. Linn County's unsheltered count was 120, with 189 in shelter. 40% of those counted are chronically homeless. Most of the unsheltered homeless suffer from mental illness and/or addiction which affects their willingness and ability to seek shelter.

The number of students experiencing homelessness in the 2022-23 school year count of Greater Albany Public School District students was 309 to date, already surpassing the 238 total homeless student count in 2021-22. The PIT count identified 13 unaccompanied youth.

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

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

An ongoing goal of the City and in the 2023-2027 strategic plan is to reduce homelessness. Albany currently has three emergency shelters, including one for youth. In PY 2023, CDBG funds will support the following actions to reduce homelessness, reach out to homeless persons and assessing individual needs:

- Jackson Street Youth Shelter (JSYS) conducts outreach to youth through events, the Cornerstone Youth Center, and the local shelter and provides needed supplies and needs to create connections with youth who may be in need. 2022 CDBG funds will support JSYS's Albany House emergency and transitional shelter for vulnerable youth, ages 10 to 17. JSYS provides a safe, stable environment with 24-hour supervision, healthy meals and snacks, clothes, case management, and works with each youth to develop a plan to reunite with their family or find other safe housing.
- COAT will conduct outreach to unsheltered homeless adults and provide resources, service and housing connections, case management, basic necessities, and other services to these residents.

The City will undertake the following actions to reduce homelessness and reach out to homeless persons

in 2022:

1. Support and work with the COAT (Community Outreach Assistance Team). Creating Housing Coalition (CHC) created a new assistance team program abbreviated COAT. The team goes out into the Albany community to provide unhoused neighbors with assistance, including connecting unhoused residents with service agencies and housing services. COAT is comprised of members from CHC, CSC, CHANCE (Communities Helping Addicts Negotiate Change Effectively), Family Assistance and Resource Center, Albany Helping Hands Shelter, Jackson Street Youth Services, and Albany Police Department.
2. Support and work with CHANCE and Second CHANCE shelter. CHANCE provides a 24/7 emergency hotline and meets “curb side”, at jail, or on location within 30 minutes of a call.
3. Support and work with Albany Helping Hands shelter. Albany Helping Hands provides shelter to adults including adults with criminal backgrounds who have few other shelter options.
4. Actively participate on the Homeless Engagement and Resource Team (HEART) for ongoing planning, coordination, and consultation around addressing issues related to homelessness, including the annual homelessness summit that increases awareness around issues related to homelessness, and the annual resource fair for homeless residents and residents at risk of homelessness.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City consulted with shelters and service providers and the Homeless Engagement and Resources Team (HEART) to keep current on emergency and transitional housing needs of homeless persons. The City used a competitive grant application process to identify the activities that will address priority unmet needs and provide the most benefit to Albany’s homeless and non-homeless special needs residents. Emergency shelter and transitional housing needs will also be addressed by local agencies and programs including Albany Helping Hands and Second CHANCE shelter. No emergency shelters or transitional housing projects were submitted for CDBG funding in 2023. Shelters are aware of CDBG funding but may need time to do the necessary capacity building before requesting funds for capital or infrastructure projects. City staff are in continuous communication with shelters and continue to look for opportunities to support shelters in meeting the needs of homeless residents in Albany.

The Albany House youth shelter operated by Jackson Street Youth Services (JSYS) provides safe shelter for youth ages 10 to 17 and transitional housing if stay extends beyond 72 hours. JSYS also operates two transitional houses for young adults ages 18-20 for up to 18 months. CDBG funds will support JSYS in 2023 to address the reduce homelessness goal.

CARDV received CDBG funding in program year 2022 and anticipates having carryover funding into program year 2023. This funding will continue to be used for emergency motel stays for survivors of

domestic violence.

**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**

Adult Services Team (AST). This team of numerous agencies, including counties, the City, school district, and more, works to help homeless or near homeless individuals/families overcome or prevent the conditions of homelessness by facilitating access to comprehensive community-based services leading to stabilized lives. AST works with willing adults referred to the team to identify needs and develop a plan that is person centered, recovery oriented, and community based that empowers clients through decision making with peer advocacy and mentoring.

Rapid Re-Housing Program. The CSC Supportive Housing Program is a permanent, rapid re-housing program targeting homeless individuals and families in Linn, Benton, and Lincoln counties of Oregon using a Housing First model. The program provides tenant-based rental assistance using scattered site housing and can assist with security deposits and last month's rent. CSC provides intensive case management services tailored to the individual household's needs and provides connection to mainstream benefits and employment services for 12 months.

Participants are connected to a CSC Housing Placement Advocate who assists them with their housing search. Advocates are certified Rent Well instructors and help participants address barriers to housing such as bad credit, criminal background, or poor rental history with prospective landlords.

CSC also coordinates the annual Point-in-Time count, provides eviction prevention assistance, supportive services for veteran families, and rental and utility assistance to help residents stay in their homes. 245 Albany households requested assistance with rent to prevent eviction.

CSC also manages the Supportive Services for Veteran Families, a program specifically designed to support veterans with housing assistance and other needs.

Supportive Housing. Albany Partnership for Housing and Community Development also operates supportive housing in coordination with Linn County Mental Health (LCMH). Residents receive mental health support and skills training as well as a rental subsidy from Linn Benton Housing Authority (LBHA). Many of their residents have experienced homelessness at some point.

Jackson Street Youth Services works with youth to safely reunite them with their family or find other

stable housing. They also offer transitional housing for young adults.

**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.**

Emergency Housing Assistance. CSC programs prevent eviction and homelessness and offer rapid-rehousing assistance for homeless residents. CSC’s SSVF program helps homeless and near-homeless veterans gain permanent housing and promotes housing stability among very low-income veteran families. CSC also provides utility and rental assistance and financial fitness classes. Further, APHCD, Family Tree Relief Nursery (FTRN), and Samaritan Health are partnering to employ a community health worker to help residents of APHCD properties navigate healthcare, access vaccines and vaccine education among other healthy activities. This worker also helps residents keep stable housing and prevent evictions and homelessness.

Foster Care. Funding is currently available to provide up to a year of housing for youth aging out of foster care. FTRN has received CDBG funds to prevent foster care placements by providing a home-based intervention service for families at risk of domestic violence and substance abuse but did not need CDBG funding support this year. Therapists work to prevent abuse and keep families unified.

Youth and Young Adult Housing. JSYS provides emergency shelter for youth 10 to 17 and has 2 houses where young adults ages 18 to 20 can stay for up to 18 months and meet weekly with a case manager. CDBG funds will support these services.

Inmate Discharge. CHANCE helps inmates develop a re-entry plan for housing and other essential services when released. CHANCE provides emergency hotel stays, bus tickets, and takes clients to detox centers if beds are available. CHANCE also offers a “Second Chance” grant to provide rent support to help people get housing, necessary IDs, and birth certificates. The Linn County Corrections Treatment Program works to give people on probation or post-prison supervision an opportunity to address their substance abuse and mental health issues. The program assists in treatment and rehabilitation of offenders who want to change their circumstances, work towards addiction recovery, while also addressing mental illness and criminal behaviors while in correctional facilities so that re-entry is successful. CHANCE has also begun conducting outreach to the jail in coordination with Linn County. Albany Helping Hands can and does house people who are on the sex offender registry.

Recovery Support Services and Housing. CHANCE provides recovery support to residents through peer support, self-help groups, and help residents get into recovery and stay housed. CHANCE helps hard-to-house residents get into case-managed housing. CHANCE was awarded CDBG-CV and CDBG funds to

help respond to impacts of COVID-19 at the emergency shelter and ameliorate unsafe conditions. Ten Albany Oxford Houses provide housing for about 95 people recovering from addiction and several faith-based transitional houses help residents discharged from institutions.

Persons with Intellectual or Developmental Disabilities. Linn County Health Services (LCHS) provides mental health evaluation, treatment, and crisis intervention services to residents. LCHS, in coordination with the DHS, provides housing support (including group homes, foster care homes, supported living and state-run community programs), in-home services, and transportation to appointments to residents with mental health and developmental disabilities. LBHA, Oregon Mennonite Residential Services, and the Chamberlin House Inc. own and operate several houses and facilities for seniors and residents with disabilities. OCWCOG can provide information and connections to adult foster homes.

Mental Institutions. APHCD coordinates with LCMH to provide supportive housing to clients. CHANCE may pursue creating transitional housing for people with mental illness, including those discharged from the Oregon State Hospital, but funding has been an obstacle.

## **Discussion**

The City held agency consultations and solicited requests for applications to assess additional housing and supportive services needs for homeless and non-homeless residents that may have other special needs to determine 2023 CDBG priorities.

2023 funds will provide services and companionship to help homebound seniors remain in their homes and will support the housing rehabilitation loan program for LMI homeowners, which improve the sustainability and cost of housing enabling loan recipients to remain housed. The Jackson Street Youth Services' Albany House will also be supported by 2023 CDBG funds and will provide emergency shelter, services, and opportunities for transitional housing to homeless youth. COAT will use 2023 CDBG funds for their homeless outreach program. 2023 funds will also provide affordable childcare and youth services to low-income families.

Several agencies provide housing and supportive services to special needs residents that did not request CDBG funding.

- Oxford Houses and faith-based recovery houses have been successfully providing housing to residents with alcohol and drug addictions. CHANCE provides support services to residents in recovery, addicts, and residents with mental illness, and helps these residents find supportive housing.
- Linn-Benton Housing Authority (LBHA) develops, owns, and manages housing for low-income families, the elderly, and people with disabilities.
- Oregon Cascades West Council of Governments (OCWCOG) helps seniors navigate housing needs and provides programs and services to help seniors remain safely in their homes if

possible.

- Albany Partnership for Housing and Community Development partners with LCHS, CSC, and LBHA to provide “step forward” no- or extremely low-cost housing and case management and supportive services to those at risk of becoming homeless or who are homeless.
- Second Chance and Albany Helping Hands continue to provide emergency shelter and services to homeless residents.
- Family Tree Relief Nursery provides support to at risk parents to prevent child abuse.

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

### **Introduction:**

Housing prices continue to increase locally. As described in the Market Analysis, both rents and home values have risen over 50% since 2010. Many Albany households experience housing cost burden, with a majority being renters. For agencies serving low- and moderate-income residents and special populations, affordable housing is a top concern and priority. Overall, there are 5,479 households below 80% of the AMI that are housing cost burdened and 2,419 households under 80% AMI that are severely housing cost burdened according to the latest CHAS data. The price of land, code barriers and development fees, and the lack of funding or incentives for affordable housing are barriers to affordable housing in Albany.

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

In 2022, the city appointed an ad hoc Housing Affordability Task Force to identify and assess strategies the city can implement to remove barriers to the development of affordable and other needed housing. The recommended strategies in the Housing Implementation Plan (HIP) include regulatory (development code/zoning) changes, incentives, funding sources, programs, and partnerships. The HIP is scheduled for adoption in June of 2023.

Steps the City has taken or will be taking in the next year to remove barriers to affordable housing:

- Allowing middle housing types (duplex, triplex, fourplex, townhouses, and small cottages) in all low-density zones. The hope is that more housing choices and opportunities will be provided in all areas of the city, and that housing will be more affordable.
- Amending development standards to remove barriers to smaller houses, single-room occupancy units, higher-density housing development, and accessory dwelling units, and tiny home/cottage developments.
- Removing vehicle parking requirements; Bicycle parking will be required.
- Scaling systems development charges for single dwelling units to dwelling size so that fees are less for smaller homes.
- Providing property tax exemption to non-profits operating low-income housing.
- Providing technical assistance with completing tax credit or foundation funding applications
- Advocating with and educating local and state partners about affordable housing needs in



Albany

- Providing CDBG funds to eligible affordable housing activities.
- Evaluating a construction excise tax for affordable housing.

**Discussion:**

Many variables affect housing affordability. Housing affordability and homelessness continue to be challenges for Albany and many cities. The City has taken several steps to evaluate housing needs, including the needs of low- and moderate-income residents, and is taking measures to remove barriers to the development of needed housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Albany, through implementation of this Action Plan, will support agencies working to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, assist in the development of the community's institutional structure, and enhance the coordination of public/private housing and services efforts.

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

Each year, the City consults with area agencies and other public and governmental entities to identify opportunities to partner and collaborate resources and programming to address as many of Albany's underserved needs as possible. There are more needs than resources to meet those needs within the City of Albany, especially for public services due to the public services cap of 15%.

The City prioritizes CDBG funds to activities that will have the greatest impact on serving Albany's low- to moderate-income populations, improving livability and sustainability, and increasing economic opportunities.

To date, the City has allocated the full 15% of its CDBG award to support public services for Albany's low-income and special needs populations. In addition, CDBG funds have and will once again support public facility improvements to parks serving primarily low- and moderate-income residents and support low-income business owners.

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

Consultation with area housing providers to assess agency capacity and resources for adding new affordable housing units is ongoing.

In the 2023 program year, CDBG funds will continue to support the housing rehabilitation revolving loan fund program. The program provides deferred payment loans to LMI homeowners to improve and maintain Albany's existing affordable housing supply and reduce operating and rehabilitation costs.

2021 CDBG funds have been allocated to building removal and site clearance for a subsequent affordable housing development. This project is underway and will continue in 2023.

The City will continue to evaluate the availability of surplus property that may be suitable for affordable housing and assess blighted properties that could be acquired to remove blight and create sustainable

and healthy homes.

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

Subrecipients that administer housing rehabilitation programs or property acquisition programs must follow federal lead safe housing and renovation rules. The City developed a lead safe housing checklist on housing constructed before 1978. The checklist follows the federal requirements for lead safe housing and includes evaluation, testing, implementing safe work practices, compliance with the EPA's Renovator, repair and painting laws, clearance exams, or risk assessments as required. In addition, the CSC will distribute lead-hazard information to each recipient of a housing rehabilitation loan or grant.

Lead-hazard information pamphlets are available on the City's website and at City Hall for residents living in older homes.

The City will continue to closely monitor each housing rehabilitation project involving housing units constructed before 1978 for compliance with the federal standards and processes. In May 2022, The City conducted a formal monitoring visit of DevNW as part of routine monitoring. The visit included evaluating compliance with lead-based paint rules and DevNW was found to be in compliance with these standards.

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

The City of Albany's anti-poverty strategies include the following actions:

- Support public service agencies that serve poverty level individuals and families and that help residents develop the skills and access resources needed to become employed, housed, and/or self-sufficient;
- Increase economic opportunities for residents in poverty through technical assistance, education, and economic opportunity grants to microenterprises;
- Increase Albany's affordable housing supply – support local housing agencies' efforts to acquire and develop property;
- Improving affordable housing through housing rehabilitation to reduce overhead costs to residents.

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

Albany is fortunate to have a spectrum of public, private, and institutional agencies with well-established service delivery structures within the City. The City works closely with agencies, institutions, and the Community Services Consortium (action agency) to identify needs and select subrecipients to carry out activities that address priority needs identified in the Consolidated Plan and in the community. Coordination and communication result in partnerships and collaboration among agencies and ensure

successful implementation of the CDBG programs and desired outcomes.

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

City staff and CDC members look for opportunities to facilitate partnerships among public and private housing and service providers and other organizations and institutions in the community that serve Albany's vulnerable and LMI residents.

During the 2023 program year, the City's efforts to enhance coordination between public and private housing and social service agencies will include:

- Participating in HEART (Homeless Enrichment and Rehabilitation Team) and attending monthly meetings.
- Collaborating with other housing and service agencies, governmental agencies, and institutions including Linn County Health Services, Samaritan Health Services, and Department of Human Services to assess community needs, identify opportunities to address them, and plan projects for both short- and long-term implementation.
- Support the COAT (Community Outreach Assistance Team). Creating Housing Coalition (CHC) created a new assistance team program abbreviated COAT. The team goes out into the Albany community to provide unhoused neighbors with assistance, including connecting unhoused residents with service agencies and housing services. COAT is comprised of members from CHC, CSC, CHANCE (Communities Helping Addicts Negotiate Change Effectively), Family Assistance and Resource Center, Albany Helping Hands Shelter, Jackson Street Youth Services, and Albany Police Department. City staff will continue to collaborate with Creating Housing Coalition and support the efforts of COAT.

### **Discussion:**

The City of Albany will continue coordinating with and providing CDBG funding to area agencies to advance the goals of the annual action plan. 2023 funds will be used to strategically address the needs of low and moderate income and vulnerable residents in Albany. Additionally, the City of Albany will pursue actions beyond the CDBG program to address the housing needs of residents through the Housing Implementation Plan.

# Program Specific Requirements

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

### Introduction:

Program income is gross income that is directly generated from a CDBG-funded activity. Housing rehabilitation loan repayments will be made to the subrecipient managing the revolving loan fund and retained to continue the housing rehabilitation program. There is no carryover program income funding and no known loan repayment for 2023. It is possible loans could be repaid in 2023. If so, these funds will be re-programmed into the housing rehabilitation loan program.

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

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

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

### 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.	70.00%

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.220(I)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
  
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
  
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
  
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**5. Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

**6. Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.



**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

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**Discussion:**

The City anticipates 70 percent of CDBG funds, excluding program administration, will be used to benefit persons of low- and moderate-income in the 2023 program year and for prior year carryover funds from 2022 and 2021.