Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies what the Longview-Kelso HOME Consortium proposes to accomplish over the 2014-2018 period to address the affordable housing, community and economic development needs of extremely low, very low, low and moderate income households as well as persons at-risk of homelessness, homeless persons, and special needs populations. The priority needs, strategies, goals and objectives were developed in collaboration with focus groups, community meetings, workshops and public hearings as detailed in the Citizen Participation Plan.

The Five Year Strategic Plan presents an overview of the Consortium's affordable housing, homelessness, community and economic development needs and establishes local priorities for providing assistance through the allocation of resources. An overview of the potential goals and strategies that may be undertaken over the next five years is presented in the following pages, and should be taken into consideration by HOME and CDBG partners when developing project proposals.

Guiding Principles

The Strategic Plan is based on a set of principles which shape the Plan's development and implementation. Those principles are:

- **Citizen Involvement** - On going and relevant input from the citizens residing in the Consortium, especially from neighborhood residents as well as consumers and providers of affordable housing, community, and economic development services.
- **Inclusiveness** - Involvement of citizens and providers in the activities identified in the plan to ensure efficient and effective results.
- **Comprehensiveness** - The identified strategies, goals, and objectives address the needs of the Consortium and its neighborhoods, households, and individuals.

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SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	**Area Name:**	Broadway Neighborhood, Longview
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This neighborhood received mention at the citywide community meeting and was prioritized by City Council, with reference to high calls for police services. This neighborhood is located in Census Tract 2, where the percentage of low/moderate residents is 70.76%.
	Include specific housing and commercial characteristics of this target area.	**Broadway** is characterized by a very high proportion of renters and non-family households. It is one of the "grayest" neighborhoods with concentrations of seniors. The area has low rates of homeownership and low housing values. It is perhaps the most transient of Longview's neighborhoods. Many households are on public assistance and have severe cost burdens. The poverty rate is over 43%, while unemployment is at 5.2%, which may reflect the influence of the senior population. Average rent is $643, representative of the concentration of multifamily units. Multifamily units in Broadway are typically found in smaller sized developments than what is typical of the Olympic West area (see below). Broadway and Highlands (below) have very high housing vacancy rates, at close to 10% of all units.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood received mention at the citywide community meeting and was prioritized by City Council, with reference to high calls for police services.
	Identify the needs in this target area.	This area experiences the greatest transience, due to its very high proportion of rental units, many of which are multifamily units. Many of the elderly households with housing needs may be concentrated in this area.
	What are the opportunities for improvement in this target area?	Rehabilitation of single family units to provide opportunities for renters to move into the owner market would help stabilize the neighborhood. Broadway Addition is coming to a "tipping point" in terms of its community vitality. It would be strategic to target community development efforts at an early stage before letting conditions deteriorate to the point where deep investments in revitalization are needed.

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	Are there barriers to improvement in this target area?	Increasing the rate of homeownership is of great importance to this neighborhood, as it contains a high concentration of multifamily housing units and most of the single family detached units are rentals as well. Increasing homeownership may be difficult given the extent to which the area has shifted. A high concentration of older residents also drives a need for a mix of convenient services available to seniors. The marketplace does not appear to be responding to this need, which could be a barrier or challenge.
2	**Area Name:**	Downtown Longview
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing and commercial
	Identify the neighborhood boundaries for this target area.	Washington Way/15th to 12th Avenue; New York Avenue to Douglas Street
	Include specific housing and commercial characteristics of this target area.	**Downtown** Longview is the central business district. As such, most of its housing units are rentals above commercial enterprises. The population is relatively young and extremely low income, with poverty rates in excess of 90% and unemployment exceeding 28%. Educational attainment is the lowest of all Longview census tracts. Housing vacancy rates are extremely low, with average rents around $735.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This business district was targeted by City Council in 2009 and remains a target area. This area is located in Census Tract 1 (labeled as Census Tract “21” on HUD map), where the percentage of low/moderate residents is 70.76%.
	Identify the needs in this target area.	Commercial buildings dominate the area, and are generally in need of modernization. Under-utilized space represents untapped potential for economic growth as well as housing. Housing downtown is generally occupied by young, low income persons with low educational attainment.
	What are the opportunities for improvement in this target area?	Development of housing within Downtown Longview is an opportunity to enhance downtown vitality. A project to accomplish this was proposed in 2013 but has been put on hold due to financial constraints. Conversion of upper story commercial units to apartments also offers potential, while serving to renovate some older structures. Work/live units, student housing, and housing for older singles and couples seeking a more urban lifestyle would help vitality.

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	Are there barriers to improvement in this target area?	Downtown faces a "chicken and egg" dilemma. The addition of housing to the downtown would create a 24/7 activity area that would better support business vitality. Generating interest in market-rate housing will be difficult without the business activity in place to spur that interest. At present, very low income housing of poor quality predominates in downtown. Housing suitable for a variety of income levels is the most desirable outcome, but may be the greatest challenge. Businesses that have marginal vitality may find it difficult to access financing for improvements, including upper story residential units.
3	**Area Name:**	Highlands Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Washington Way to Oregon Way; 30th Ave./Beech Street to Industrial Way
	Include specific housing and commercial characteristics of this target area.	**Highlands** neighborhood is approximately one-third owner-occupied with low housing values. There is a concentration of family households with children, as well as Hispanic populations. Housing is dense and units are small and overcrowded. This neighborhood experiences the highest poverty rates as well as public assistance. Poverty rates are at 45% and unemployment at over 20%, which is relatively high for in-city neighborhoods. Average rents are $841, reflecting the single family rental character of the housing stock.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was prioritized in both community meetings held in Longview, by the Highlands Neighborhood Association, and by City Council. It is a previous target area from the 2009 Consolidated Plan, following a 2008 neighborhood revitalization plan. This neighborhood is located in Census Tract 5.02, where the percentage of low/moderate residents is 79.74%.
	Identify the needs in this target area.	Overcrowding is the greatest problem in this neighborhood, with most of the owner and rental housing stock consisting of small units on small lots. Affordability is an issue, given that rents reflect single family detached housing stock. Street improvements such as sidewalks and lighting received much interest.

	What are the opportunities for improvement in this target area?	The Highlands neighborhood has been a targeted area since 2009, with many accomplishments having been made. Building upon those successes would be a good foundation for a more strategic approach to neighborhood revitalization. Targeted housing rehabilitation would be particularly beneficial in making a visible difference that may motivate other property owners to follow suit. Much of the housing is rental stock, but needs visible improvement. Families live in crowded units that have deferred maintenance issues. Older homeowners are unable to care for their units and may be financially unable to afford improvements.
	Are there barriers to improvement in this target area?	The Highlands is known as a high crime area, which undermines efforts to promote homeownership and investment. Increasing homeownership rates could be difficult due to the small size of the units and lots, which limits their potential for modernizing and expansion. Many homes have liens placed against them, which presents barriers to commercial lending. Liens are often placed in lieu of collecting court fines and legal costs. Liens make it difficult to secure financing to maintain or improve housing quality. A non-profit or triple-bottom line investor would be needed for a neighborhood level home improvement program. Racial diversity also presents challenges to perceptions of safety.
4	**Area Name:**	North Kelso
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	N. 2nd and N. 3rd Avenue, North of Redpath Street
	Include specific housing and commercial characteristics of this target area.	**North Kelso** consists of approximately 1500 dwelling units and a population of 3,900 persons. It is a young, racially diverse population with relatively good educational attainment, though unemployment is at 19%. The neighborhood is about evenly split between owners and renters, with a 5.2% foreclosure rate and a 9% vacancy rate.

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	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area was identified by City Council as a target area in the 2009 Consolidated Plan as well as the current consolidated planning effort. This area has been the focus of Self-Help Housing construction as well as brownfield remediation and Neighborhood Stabilization Program assistance to create cottage housing units on reclaimed property. This neighborhood is located in Census Tract 13, where the percentage of low/moderate residents is 56.59%.
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	Further targeting could build upon previous efforts with self-help housing, brownfield remediation and NSP development of cottage housing units. Housing rehabilitation that creates opportunities for homeownership would further strengthen the neighborhood.
	Are there barriers to improvement in this target area?	North Kelso likely has the fewest barriers to revitalization, having been a focal point of various housing and community improvement programs in recent years, including Self Help Housing, Habitat housing, and Neighborhood Stabilization Program efforts. . The area still has a majority of homeowners, which forms a good base for further neighborhood improvement.
5	**Area Name:**	Olympic West, Longview
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Ocean Beach to Washington Way; 30th to 34th Avenue
	Include specific housing and commercial characteristics of this target area.	**Olympic West** is a densely populated neighborhood with a mix of single family and large multifamily complexes. The households in this community have the highest proportion of severe cost burden. Demographics are very mixed, with concentrations of children under 18, as well as seniors over 65. Olympic West households tend to be larger than the city average. This area has a high concentration of single parents with children. Rates of public assistance are high; incomes are low. Poverty is 29.4% and unemployment is at 6.9%. This neighborhood also has a concentration of Hispanic households. Average rents are around $542, reflective of its multifamily rental stock. Housing is generally in good condition.

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	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area was highlighted during the citywide community meeting. City Council identified this area as a priority. This neighborhood is located in Census Tract 6.01, where the percentage of low/moderate residents is 51.97%.
	Identify the needs in this target area.	Affordability is the biggest housing issue in the Olympic West neighborhood. It also has a concentration of large households that may experience overcrowding, with multi-generational households.
	What are the opportunities for improvement in this target area?	Olympic West is a large area, but like Broadway, has not yet suffered severe deterioration. Multifamily housing improvements may be a strategic opportunity to make a difference to the greatest number of residents. This area is appropriate for tenant-based rental assistance. Outreach to its racially diverse population could address some of the disparities found in the CHAS data.
	Are there barriers to improvement in this target area?	This neighborhood offers a variety of housing types. One of its greatest barriers is the crime rate and an image as an unsafe area. This area also has racial and ethnic diversity that tend to feed the poor perception of safety.
6	**Area Name:**	South Kelso
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Ash to Cedar, Pacific to 8th Avenue
	Include specific housing and commercial characteristics of this target area.	**South Kelso** contains about 2,465 dwellings and around 5,700 residents. It is a young, racially diverse neighborhood with a significant Hispanic population. Poverty is high at 23% and unemployment is around 17%, despite comparable educational levels of its residents to the county as a whole. Rental vacancy rates are low at 3.8%, and moderately priced at $615 for average rent. The area has a slightly higher proportion of renters than owners, but a large proportion of the housing stock is of poor quality. Rates of foreclosure are relatively high at 6.4%; vacant units represent 8.1% of units. This neighborhood is adjacent to the downtown commercial district, with a regional mall to the east and a large area of industrial employment to the south.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was prioritized by the city in a 2012 effort to develop a neighborhood plan utilizing Portland State University MURP students. In 2013 an application for EPA Smart Growth Implementation Assistance was awarded. This project will kick off in 2014. The South Kelso Neighborhood Association also identified this as a target area in the Kelso community meeting. This neighborhood is located in Census Tract 11, where the percentage of low/moderate residents is 54.08%.
	Identify the needs in this target area.	Housing conditions and general appearance are the greatest needs in this neighborhood. Street improvements such as sidewalks and crosswalks were prioritized by the neighborhood, but this community is only eligible for limited HOME dollars.
	What are the opportunities for improvement in this target area?	Taking advantage of the momentum generated by the South Kelso Revitalization Plan and the Smart Growth Implementation Assistance from EPA may help galvanize efforts to revitalize the area. Housing rehabilitation that creates opportunities for homeownership may help stabilize the neighborhood.
	Are there barriers to improvement in this target area?	The poor housing quality of this large neighborhood presents a significant challenge in terms of resource requirements and/or length of time necessary to make a visible difference. This neighborhood experiences a great deal of transiency due to its high rental stock, which makes it more of a challenge to improve rental housing stock and increase homeownership.
7	**Area Name:**	West Kelso
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Grant Street to Fishers Lane; Long Avenue to 1st Avenue NW

	Include specific housing and commercial characteristics of this target area.	**<u>West Kelso</u>** is racially homogenous and slightly older than the North and South Kelso target areas. It contains approximately 660 dwellings and 1,040 persons. Almost 75% of units are rentals; the area has a 9% vacancy rate. Rents are low, averaging $499. Poverty is high, at 46%, and unemployment reaches 15.9%. Educational attainment is relatively low. This area experienced the highest rate of home foreclosures within Kelso, at 7.9%. The neighborhood has homes with notable architectural features, and surrounds the West Kelso commercial district, which is currently experiencing the impacts of a large roadway improvement project.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is currently undergoing a large transportation improvement that has generated interest in the vitality of the commercial district and the surrounding neighborhood. This area was targeted by City Council. This neighborhood is located in Census Tract 10, where the percentage of low/moderate residents is 80.77%.
	Identify the needs in this target area.	This area has a very high proportion of rental housing in need of rehabilitation, as well as very low incomes. Housing condition is a great need that could potentially affect affordability as the area is revitalized.
	What are the opportunities for improvement in this target area?	Many neighborhood homes exhibit interesting historical architectural features, offering an opportunity to capitalize on the unique aspects of the housing stock. The proximity to the area business district offers a walkable urban neighborhood with convenient services, though most are automobile-oriented businesses at present. Housing rehabilitation is the most pressing need. There is the opportunity to renovate homes to promote ownership for renters who want to move up.
	Are there barriers to improvement in this target area?	This area faces a number of challenges or barriers. A recent highway improvement project has bisected the neighborhood in a more visible way. The road improvements have had a negative impact on the business district in West Kelso, but may recede over time, particularly with further investment. Housing is predominantly rental, with high foreclosure rates, creating greater challenge to stability. Home values are low, with very low rents that will likely not support commercial lending criteria.

Table 1 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The geographic distribution of activities will take place in neighborhoods that are income-eligible and have significant housing and community development needs. These are shown on the Eligible Census Tracts map in the Housing and Homeless Needs Analysis. For Longview, these areas of emphasis include Downtown, the Highlands, Olympic West and Broadway neighborhoods. For the city of Kelso, this includes North Kelso, South Kelso, and West Kelso neighborhoods.

There are four types of housing programs offered through HOME funding within the Longview-Kelso Consortium. These are:

- **HOME Buyer** – Development of affordable housing suitable for first-time home buyers
- **HOME Rehab** – Renovation of existing stock to return to inventory as owner-occupied units or repairs to owner-occupied housing
- **Tenant-Based Rental Assistance** – Direct assistance (vouchers) for cost-burdened rental households spending more than 30% of their gross income for housing-related costs, based on HUD Fair Market Rents for Cowlitz County
- **New Rental & Rental Rehabilitation** – Provision of affordable rental housing through development or renovation of existing stock

Allocation of funding among eligible activities is targeted in the following manner, based upon the data and council input:

	Longview	Kelso
Homeowner	45%	50%
Renter	55%	50%

Table 2 - Longview and Kelso Goals

	Longview	Kelso
Homebuyer Assistance/New Housing	25%	15%
Homeowner Housing Rehabilitation	20%	35%
Rental Rehabilitation	20%	30%
Tenant-Based Rental Assistance	25%	20%
Rental Acquisition/Construction	10%	0%
TOTAL	100%	100%

Table 3 - Allocation By Activity

Geographical Targets

Low income neighborhoods that exhibit higher than normal indicators of instability (owner/renter ratios, mobility and transience, presence or absence of family households, police calls for service, poor condition of housing stock, etc.) were selected as target areas or preferred investment areas.

LONGVIEW

- Highlands Neighborhood - Washington Way to Oregon Way; 30th Ave./Beech Street to Industrial Way
- Downtown - Washington Way/15th to 12th Avenue; New York Avenue to Douglas Street
- Broadway Neighborhood - 7th Avenue to 11th; Douglas Avenue to Broadway
- Olympic West Neighborhood - Ocean Beach to Washington Way; 30th to

KELSO

- South Kelso - Ash to Cedar, Pacific to 8th Avenue
- North Kelso - N. 2nd and N. 3rd Avenue, North of Redpath Street
- West Kelso - NW 2nd/3rd north of Cowlitz Way Bridge

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	Improve the quality of the housing stock
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Stabilize and revitalize neighborhoods Promote thriving commercial districts & options
	Description	• Substandard rental housing disproportionately impacts: Renters at the "middle" bands of low income (30-80% AMI), which are also the households with the greatest share young children and elderly Households where severe overcrowding predominates (50%-80% AMI) • Substandard owner housing disproportionately impacts homeowners in the lowest income bracket (0-30% AMI).
	Basis for Relative Priority	The most severe affordability challenges affect elderly homeowners in the 0%-30% income bracket. Very low income owner households could benefit from homeowner rehabilitation programs to help them stay in their homes. Other groups with high needs include "small related" renting households at 0-30% income and "other" (unrelated) renting households at 0-30% income. Renter households need sound, safe housing that remains affordable. This can be provided through either rental rehabilitation or TBRA assistance to landlords as an incentive to improve their properties. Kelso has a higher proportion of struggling low income homeowners (one-third of all homeowners), while Longview's share is 25%.
2	**Priority Need Name**	Reduce extreme cost burdens & increase housing
	Priority Level	Low
	Population	Extremely Low Large Families Families with Children Individuals Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Frail Elderly Persons with Developmental Disabilities Persons with HIV/AIDS and their Families

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	Geographic Areas Affected	Highlands Neighborhood Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso
	Associated Goals	Promote thriving commercial districts & options Reduce the numbers and shorten homelessness
	Description	Tenant-Based Rental Assistance
	Basis for Relative Priority	There are approximately 490 very low income (0-50% AMI) renters in Kelso and 1,760 very low income renters (0-50% AMI) in Longview with a severe cost burden, for a total of 2,250 households. These households are paying more than half their income for housing, which is a risk factor for homelessness. Affordability impacts: Renters and owners in the lowest income bracket (0-30% AMI).The most severe affordability challenges affect "small related" renting households at 0-30% income; and "Other" (unrelated) renting households at 0-30% income In Kelso, the most severe cost burdens fall on both owners and renters at the 0-30% income brackets. Longview has a greater share of struggling renters (58% of all renters), while Kelso's share is 40%, substantially lower.
3	**Priority Need Name**	Provide needed public improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Highlands Neighborhood Downtown Longview
	Associated Goals	
	Description	Develop plans and secure funds to implement street scape improvements, such as sidewalks and street lighting, where needed.
	Basis for Relative Priority	The need for public improvements to support neighborhood revitalization received repeated mention during the community input meetings. The need for streetscape, lighting and sidewalk improvements are document in the Highlands Revitalization Plan and in the Downtown Improvement Plans conducted by city of Longview.
4	**Priority Need Name**	Increase opportunities for homeownership
	Priority Level	Low

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	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso
	Associated Goals	Stabilize and revitalize neighborhoods Reduce the numbers and shorten homelessness
	Description	There is also a need for housing that suits demographic changes. Cowlitz is very much a “graying” county. Housing for seniors, disabled, and innovative approaches such as cottage housing have been suggested at recent community meetings in the Highlands and South Kelso neighborhoods.
	Basis for Relative Priority	The most severe affordability challenges occur in the renting population. As the economy continues to improve, this activity will provide opportunity for some to move into home ownership and build wealth.
5	**Priority Need Name**	Expand economic opportunities for self-sufficiency
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso

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	Associated Goals	Stabilize and revitalize neighborhoods Promote thriving commercial districts & options Reduce the numbers and shorten homelessness
	Description	Provide services and technical assistance to assist individuals and households with attaining self-sufficiency.
	Basis for Relative Priority	During the community input meetings the need for assistance to help people achieve self-sufficiency was repeatedly highlighted. During the stakeholder focus groups these same concerns were identified. Housing stability is linked directly to self-sufficiency and so will impact community vitality and help avoid multiple incidence of homelessness.

Table 4 – Priority Needs Summary

Narrative (Optional)

For households at the lowest end of the income spectrum (0-30% HAMFI), Black/African American and American Indian/Alaska Native populations have disproportionately higher rates of housing problems than other racial or ethnic groups. It is noteworthy that no Asian or Pacific Islander households even appear in this income bracket. Pacific Islander households do not make an appearance in the overall data set.

In the 30-50% HAMFI income group, Hispanics experience the most disproportionate housing impacts of any group, by far. In the 50%-80% income bracket, the American Indian/Alaska Natives population experiences the greatest disproportionate share of housing problems, followed by Asian households.

Within the 80%-100% income band, Hispanics experience far greater housing problems than their share would indicate—three times the rate within the community as a whole, while Asian households have a much smaller—but still disproportionate—share of housing problems.

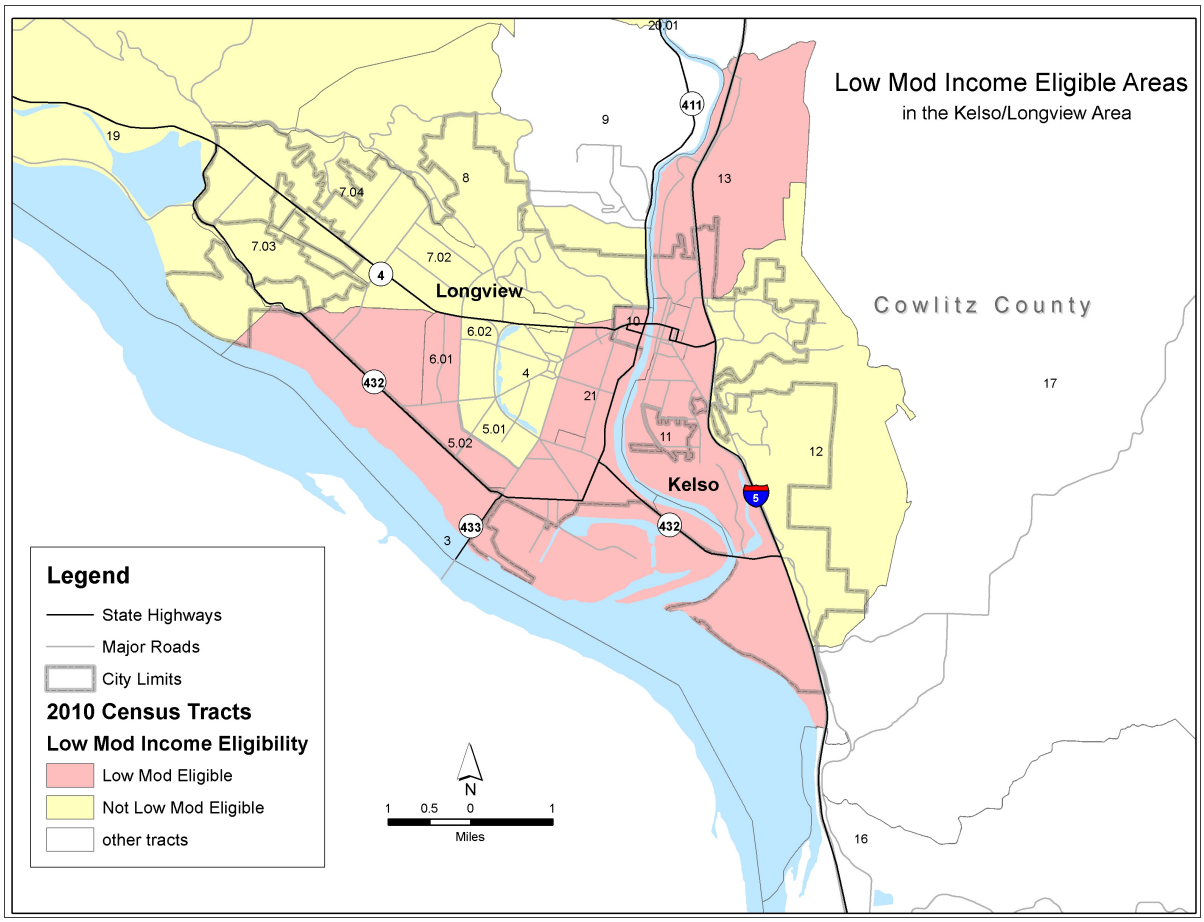
Overall, a disproportionate share of housing problems is experienced by Hispanic, Asian and American Indian/Alaska Native households.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	• When vacancy rates are normal or high • Use rental assistance for homeless households where there is suitability for a "housing first" approach.
TBRA for Non-Homeless Special Needs	For special needs populations with housing problems, e.g. domestic violence, mentally ill, substance abusers.
New Unit Production	• When vacancy rates are very low for homeowners/renters. • To meet special needs (esp. frail elderly, disabled, large families), as documented by CHAS data, especially where there are relatively few units addressing a particular special need. • Construct/acquire/renovate structures for additional transitional and permanent supportive housing where need exceeds inventory and use of vouchers may impact rental prices in a tight rental market. • Encourage/retain homeownership to maintain asset wealth for low-to-moderate income households, especially in declining neighborhoods where financing may be more difficult.
Rehabilitation	• Convert single family units to meet rental shortages or for special needs renters (group homes, large families, etc.) • Assist rental owners who wish to meet HUD standards for use of TBRA in suitable (healthy/high vacancy) markets • Construct/acquire/renovate structures for additional transitional and permanent supportive housing where need exceeds inventory and use of vouchers may impact rental prices in a tight rental market. • Encourage/retain homeownership to maintain asset wealth for low-to-moderate income households, especially in declining neighborhoods where financing may be more difficult.
Acquisition, including preservation	• Acquire and convert single family homes for renters where rental vacancy rates are tight and homeowner vacancies are high, especially for renters with certain housing conditions, such as large families and disabled family members. • Purchase existing units and restrict to low-income occupants as a production strategy in appropriate areas, and in gentrifying neighborhoods where the housing prices are likely to escalate.

Table 5 – Influence of Market Conditions



Kelso-Longview Low to Moderate Income Census Tracts

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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Resources are available locally to resolve housing, homelessness and poverty from a variety of sources. Local funds include document recording fees collected to distribute for programs to end homelessness; a 0.01% sales tax for behavioral health with one-third of that earmarked for "underserved populations" needing mental health, addiction or housing. State resources include document recording fees returned as Consolidated Homeless Grant dollars, funneling of federal Emergency Solutions Grants, HOPWA dollars, and McKinney-Vento CoC funds. It also includes state dollars combined with federal pass-through for aging, mental health, Medicaid, vocational rehabilitation, developmental disabilities, and other special needs. Federal dollars include HUD Section 8 Housing Choice and Project-Based Vouchers, public housing facilities, community health center funds, community mental health funds, and Medicaid dollars for primary care and behavioral health care. Veterans Administration dollars are also channeled to local providers to create a continuum of care for homeless veterans. Private dollars, foundation funds, and other resources are often combined to create a single program or project. This is becoming commonplace due to the limited funds available to smaller metropolitan areas. State CDBG and HOME dollars are often used in the area surrounding the Consortium to address housing and community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	310,150	0	47,128	357,278	1,253,644	Longview only

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	266,963	0	77,292	344,255	1,067,844	Kelso Longview Consortia total HOME
Other	public - federal	Housing	90,000	0	0	90,000	360,000	Distributed to Cowlitz County on a formula basis and awarded to Rapid Rehousing grantees from HUD
Other	public - state	Housing	120,000	0	0	120,000	480,000	Kelso only - CDBG program income available for CDBG eligible uses
Other	public - state	Housing Public Improvements Public Services	0	0	0	0	600,000	Kelso only - CDBG program income available for CDBG eligible uses
Other	public - state	Housing Public Services	150,000	0	0	150,000	600,000	State share of local fees returned to Cowlitz County in form of grant
Other	public - local	Housing Multifamily rental rehab Public Improvements Public Services	450,000	0	0	450,000	1,800,000	Locally generated fees allocated by Cowlitz County to implement the Ten Year Plan

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - local	Other	389,308	0	0	389,308	1,907,231	Longview - Local fees distributed for shelters and rent assistance

Table 6 - Anticipated Resources

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

Federal HOME and CDBG funds are used in combination with a number of other programs to achieve results. Some of those commonly used alongside Longview-Kelso HOME Consortium dollars include: document recording fees, consolidated homeless grant, emergency solutions grant, WA State Housing Trust Fund, Low Income Housing Tax Credit, Federal Home Loan Bank grants and loans, Habitat for Humanity program funds, Longview and Kelso Housing Authority funds, local homeless veterans programs funded by the VA, Healthcare for Homeless Veterans, Supportive Services for Veterans' Families, Salvation Army funds, state domestic violence funds, and a substantial amount of private donations that help support homeless and housing programs. Most projects require multiple funding sources in order to secure adequate funding. Many sources have seen significant reductions in available funds over the past five years.

HOME projects that are funded by the Consortia require a 25% match by the funding recipient to be met with cash or in-kind contribution via volunteer hours, resources and supplies.

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

N/A

Discussion

OMB Control No: 2506-0117 (exp. 07/31/2015)

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Longview	Government	Non-homeless special needs Planning	Jurisdiction
Longview Housing Authority	PHA	Homelessness Public Housing Rental	Jurisdiction
Kelso Housing Authoirty	PHA	Homelessness Public Housing Rental	Jurisdiction
LOWER COLUMBIA CAC	Non-profit organizations	Ownership Public Housing Rental	Region
EMERGENCY SUPPORT SHELTER		public services	
LOWER COLUMBIA MENTAL HEALTH CENTER/COWLITZ GUIDANCE ASSOCIATION	Non-profit organizations	public facilities	Jurisdiction
Cowlitz-Wahkiakum Council of Governments	Other	Planning	Region
Lower Columbia College	Public institution	Economic Development Non-homeless special needs public services	Region
Kelso School District	Public institution	Economic Development public services	Jurisdiction
Longview School District	Public institution	Non-homeless special needs	Jurisdiction
RiversCities Transit	Government	public services	Jurisdiction
Family Health Center	Non-profit organizations	public services	Region
Southwest Washington area Agency on Aging		Ownership Rental public services	Region

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Evergreen Habitat for Humanity	Non-profit organizations	Homelessness Non-homeless special needs Ownership Public Housing Rental public services	Region
St. johns PeaceHealth Medical Center	Public institution	Non-homeless special needs public services	Region
Community House on Broadway	Non-profit organizations	Homelessness Public Housing public services	Jurisdiction
Salvation Army		Non-homeless special needs Rental public services	Region
Goodwill	Non-profit organizations	Economic Development public services	Region

Table 7 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the institutional delivery system

- Strong commitment in the community to work on housing issues, as evidenced by the Housing Advisory Committee, the Cowlitz Housing First! Coalition
- Stabilized funding from HOME, CDBG and Document Recording Fees support sustained neighborhood and housing improvement
- Established linkages with area service providers and community-based programs
- Strong cooperation between city administration and city council
- City council responsiveness to neighborhood concerns

Gaps and weaknesses in the institutional delivery system

- Resources for non-profit housing development operational support are limited. Although there is enough work for more than one CHDO, it would be difficult to support more than one.
- People with skills and experience in non-profit housing development are limited in the area. Annual production is low due to the capacity of these organizations to take on and operate a high volume housing program. Availability of resources to adequate resource the administration of these programs.

- Affordable housing activity is concentrated in Longview and Kelso. Choices of affordable housing in Cowlitz County outside Longview-Kelso are limited.
- The internal demands on each organization take away time and resources needed for cooperative ventures.
- Competition for scarce resources can generate conflict rather than cooperation among non-profits. It can also result in attempts to spread resources among many requesting agencies rather than maximizing the impact of available funds with a smaller set of well-targeted projects/programs.
- Pressure to address needs in multiple areas with very limited resources leads to dilution of impact that could be gained by concentrating on small geographic areas with adequate resources.
- Dynamics of the rental market and variations in public funding levels can create adversarial relationships between tenants, landlords, and neighborhoods.
- Little appetite for participation in housing programs by private market.
- Few private developers within the region.
- Lack of public/private partnerships to get housing programs to scale.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	

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Supportive Services			
Transportation	X	X	
Other			

Table 8 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There is generally more than one service provider for each category of the service delivery system as described above. This allows client choice, and also a broader network of agencies. The homeless programs within the CoC have been restructured so that agencies receive funding to serve the clients of other agencies, not necessarily their own clients. This creates an inter-linked network or system that offers a wider array of services than at any previous time, as well as offering them to a broader group of persons experiencing homelessness. Longview Housing Authority administers a plethora of programs aimed at veterans and their families, funded through the VA. Chronically homeless persons and unaccompanied youth are served through outreach programs such as the HOPE low barrier shelter, day drop in center, and outreach through PATH and Love Overwhelming. Families and children are served through domestic violence services, where applicable. All homeless persons will be served through Coordinated Entry and Assessment, supported by a collaboration of inter-agency partners.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths in service delivery system

- Strong commitment in the community to work on housing issues, as evidenced by the Housing Advisory Committee, the Cowlitz Housing First! Coalition
- Stabilized funding from HOME, CDBG and Document Recording Fees support sustained neighborhood and housing improvement
- Established linkages between area service providers and community-based programs
- City council responsiveness to neighborhood concerns

Gaps and weaknesses in the service delivery system

- Resources for non-profit housing development operational support are limited. State funding through the Housing Trust Fund is non-existent at present due to other demands placed upon state budget resources.
- People with skills and experience in best practices in ending homelessness are limited in the area. An annual series of trainings in best practices is being offered to CoC members in Cowlitz, Lewis and Clark counties on a joint/cooperative basis.

- Affordable housing activity is concentrated in Longview and Kelso. Choices of affordable housing in Cowlitz County outside Longview-Kelso are limited.
- Homeless services are not easily accessible in outlying areas.
- The internal demands on each organization take away time and resources needed for cooperative ventures.
- Competition for scarce resources can generate conflict rather than cooperation among non-profits. It can also result in attempts to spread resources among many requesting agencies rather than maximizing the impact of available funds with a smaller set of well-targeted projects/programs.
- Pressure to address needs in multiple areas with very limited resources leads to dilution of impact that could be gained by concentrating on small geographic areas with adequate resources.
- Dynamics of the rental market and variations in public funding levels can create adversarial relationships between tenants, landlords, and neighborhoods.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

- Support efforts of organizations such as the Regional Housing Advisory Committee and the Cowlitz Housing First Coalition that bring various groups together to share information and work on cooperative projects.
- Provide local and regional trainings to improve skill sets and innovative approaches to service and housing providers.
- Work with public housing authorities to develop a pathway to permanent affordable housing for those with the greatest needs.
- Provide support, technical assistance, and funding to non-profit organizations indicating an interest in working towards CHDO/CBDO status.
- Work with Longview Housing Authority, Kelso Housing Authority and other agencies to expand affordable housing opportunities throughout the county.
- Expand initiatives focused on encouraging tenant-landlord relations.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Stabilize and revitalize neighborhoods	2014	2018	Affordable Housing	Highlands Neighborhood Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso	Improve the quality of the housing stock Increase opportunities for homeownership Expand economic opportunities for self-sufficiency	CDBG: $870,000 HOME: $1,129,678 CDBG: $600,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted Other: 1 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Promote thriving commercial districts & options	2014	2018	Affordable Housing Non-Housing Community Development	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso	Reduce extreme cost burdens & increase housing Improve the quality of the housing stock Expand economic opportunities for self-sufficiency	CDBG: $253,644	Public service activities other than Low/Moderate Income Housing Benefit: 6 Persons Assisted Businesses assisted: 30 Businesses Assisted

OMB Control No: 2506-0117 (exp. 07/31/2015)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Reduce the numbers and shorten homelessness	2014	2018	Affordable Housing	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso	Reduce extreme cost burdens & increase housing Increase opportunities for homeownership Expand economic opportunities for self-sufficiency	CDBG: $130,000 HOME: $282,420 Document Recording Fee: $2,490,000 Kelso Document Recording Fees: $36,158 Longview Document Recording Fee: $121,073	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 110 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds Homelessness Prevention: 50 Persons Assisted Housing for Homeless added: 10 Household Housing Unit HIV/AIDS Housing Operations: 10 Household Housing Unit Other: 1 Other

Table 9 – Goals Summary

OMB Control No: 2506-0117 (exp. 07/31/2015)

Goal Descriptions

1	**Goal Name**	Stabilize and revitalize neighborhoods
	Goal Description	Provide down payment, interest write-downs and other forms of financial assistance to expand conventional homeownership opportunities. Recycle down payment assistance when properties are sold to replenish funds for additional potential home buyers. Assist low income owners and tenants with home modifications that will increase accessibility, safety, decrease overcrowding, and allow disabled/elderly persons to age in place. Assist very low income homeowners with repairs and improvements that will make their homes code-compliant and remove conditions that threaten health, safety and welfare and make it easier to age in place. Prioritize assistance in neighborhoods with older housing stock. Provide Weatherization and Lead-Based Paint reduction services and assistance to assisted rehabilitated units in partnership with the Cowlitz PUD, Lower Columbia CAP and other housing partners, such as Longview Housing Authority and Cowlitz Habitat for Humanity. Purchase assisted properties facing conversion to market rate rentals to ensure long-term affordability, using multiple funding sources if necessary. Use local research and industry guidelines to target properties most likely to convert and lose affordability, as described in the Housing Market Analysis. Provide rental rehabilitation funds to upgrade properties in low-and-moderate income neighborhoods, with emphasis on reducing housing problems of large families. Provide rental rehabilitation funds for landlords to improve the condition of the rental stock, including those that effect health, such as mold removal. Coordinate with Longview and Kelso Housing Authorities to assign and use preferences for waiting lists targeted to populations with extreme cost burdens, those involuntarily displaced from their housing. Creatively combine funding sources, such as HOME, document recording fees, and project-based vouchers to leverage additional funds to create or preserve affordable housing. Utilize additional federal programs for acquisition, preservation and rehabilitation of properties (e.g., 236 purchase/rehab mortgages, FHA Multifamily Risk Sharing Loans, special vouchers, etc.), Build partnerships with interested local lenders, alternative lenders, and national or regional nonprofit intermediaries, whose mission it is to preserve or create affordable housing. Provide tenant-based rental assistance to alleviate severe cost burdens for high priority populations having special needs. Provide incentives for landlords to rent to very low and low (0-30% and 30-50% MFI) income persons in tight rental markets. Provide targeted housing and community development assistance to income-eligible neighborhoods that will focus resources for greatest visible impact in order to encourage reinvestment, with emphasis on the Highlands, and including the Broadway and Olympic neighborhoods (Longview) as well as North, South and West Kelso. Upgrade essential public infrastructure and community facilities in city neighborhoods to improve safety and quality of life, such as sidewalks and street lighting.

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2	**Goal Name**	Promote thriving commercial districts & options
	Goal Description	Provide services and assistance that promote self-sufficiency. Support public-private partnerships that assist low income persons with building assets that create wealth, such as mainstream banking services, individual development accounts, financial education, and other tools. Support efforts to increase employment and entrepreneurship opportunities for low-to-moderate income persons. Assist low-income households with locating affordable housing outside of areas where poverty is concentrated yet connected to public transportation and services. Identify, establish, expand and improve suitable locations for industrial and commercial activities and which meet the infrastructure needs of prospective businesses. Provide workforce skills development through coordinated job training and job placement. Promote development of entrepreneurship and micro-enterprise as a viable economic development strategy. Encourage opportunities for small, minority, and female owned business development. Promote the revitalization of the commercial districts of Longview and Kelso in order to maintain and expand job opportunities and to prevent blighting influences. Identify, establish, expand and improve suitable locations for industrial and commercial activities and which meet the infrastructure needs of prospective businesses. Promote the revitalization of the commercial districts of Longview and Kelso in order to maintain and expand job opportunities and to prevent blighting influences.

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3	Goal Name	Reduce the numbers and shorten homelessness
	Goal Description	Support coordinated intake and entry into the homeless service system, where persons in crisis can be connected to shelter, housing and services. Expand the supply of permanent supportive housing units to address the needs of unsheltered, chronically homeless persons with mental illness, addictions, or co-occurring disorders and for individuals and families with high resource usage/intensive needs and/or repeated incidents of homelessness. Establish interim housing with supportive services for special needs populations, including those recovering from substance abuse or mental illness, domestic violence survivors, ex-offenders, and homeless/discharged foster youth, or other special populations with temporary housing needs Build capacity for rapid housing placement in permanent housing, coupled with transitional services (case management, life skills, job skills, other services). Establish low-barrier housing and shelter options for those most difficult to serve, e.g. chronically homeless persons presenting substance abuse disorders and/or mental illness. Provide targeted homeless prevention assistance to maximize the number of households that can be served by focusing on those with the greatest needs and vulnerabilities. Target transitional housing with supportive services to: • Single adults/low resource users who are discharged from institutions. • Independent living programs for youth, with and mobile, as-needed services • Use halfway houses and supportive communities for ex-offenders and substance abusers.

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 91.315(b)(2)

315 households over the five year period from 2014-2018

OMB Control No: 2506-0117 (exp. 07/31/2015)

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A – Public housing units are accessible to persons with disabilities.

Activities to Increase Resident Involvements

Resident councils are required and are used by each housing authority to advise on policy, procedure and programs.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

1. Increased complexity of environmental regulation at all levels - Federal, State, and local ordinances create new development complexity and often conflict or duplicate requirements between levels of government. This is particularly an issue for affordable housing for issues surrounding infrastructure requirements relating to environmental quality, such as storm water management.

2. Availability of land for construction â¿¿ Development of affordable housing requires minimizing fixed costs, such as property acquisition. The most affordable sites are not typically located in the most densely population areas, where the need is greatest and other supportive services, infrastructure and transit are available. The most affordable sites in populated areas are often in areas where poverty is already concentrated.

3. Funding â¿¿ One of the consequences of the real estate market meltdown is much tighter lending criteria. Projects must meet a much tougher standard, which is particularly difficult for affordability projects. It is difficult to identify loan programs and other programs with adequate resources for housing development. Since the real estate market crashed, most local and state governments have struggled to maintain basic services. As a result, many state and local programs that were funded as a priority in previous years are seeing reduced levels of funding or no funding at all for particular programs, such as the housing trust fund. This reduction in public revenues is directly attributable to the real estate market debacle.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Federal Strategies

- Promote acquisition of expiring subsidized housing to sustain affordability
- Identify new financial partners, such as Community Development Financial Institutions or Community Development Intermediaries who can provide creative project financing
- Monitor proposed changes to financial regulations to include a broader array of financial institutions

State Strategies

- Communicate the need for affordable housing resources to state officials. Identify other social costs caused by a lack of affordable housing, with identified budget expenditures that must deal with these needs.

Local Strategies

- Work with Longview and Kelso Housing Authorities to improve acceptability of Section 8 tenants among landlords
- Develop a preference or policy for leveraging project dollars against other sources
- Fund infrastructure and/or land acquisition with local entitlement dollars in order to reduce the cost of housing

- Review city code updates for barriers to affordability as part of the review/adoption process
- Use code enforcement activities to ensure timely and efficient compliance while limiting displacement
- Educate the public regarding Fair Housing obligations.
- Encourage lenders to participate in local housing programs
- Identify methods to monitor CRA requirements, including Home Mortgage Disclosure Act
- Work with private developers to reduce the perceptions of risk and promote creative approaches to affordable housing
- Promote efficient use of land and increasing density where urban services exist
- Add predictability and consistency to regulations & permitting.
- Identify opportunities to protect and rehabilitate historic properties to meet housing goals.
- Encourage a variety of housing types, neighborhood settings, price ranges, amenities, natural settings, with more choices in urban areas. Provide choice for:Family sizes, age groups, income levelsSpecial needs, low income, elderly and disabled
- Permit accessory dwelling units in all residential zones
- Encourage affordable housing units near public transit routes.
- Encourage social, housing & health services to coordinate and offer services to keep people in their homes.
- Preserve subsidized buildings with affordability
- Encourage self-help/sweat equity housing programs. Encourage other home ownership approaches for low-income and special needs households, such as targeted education, technical support, and partnerships with lenders.
- Encourage leverage for obtaining additional public funds
- Participate in public/private partnerships to increase housing & homeownership opportunities for special needs/low-income households.

Barriers to Affordable Housing

There are many public policies at the Federal, State, and local level which present barriers to developing affordable housing. In addition, institutional practices from both the public and private sectors also pose obstacles to affordable housing development. These factors can impact the development of affordable housing by:

- Increasing the cost of developing and/or maintaining affordable housing
- Preventing the production/maintenance of affordable housing

- Discouraging neighborhood reinvestment
- Acting as disincentives to economic development

Federal Barriers

- A shrinking supply of Federal dollars, vouchers, and subsidized units for affordable housing
- Loss of privately owned Section 8 units and federally insured units from the assisted housing inventory to the private market
- Federal limitations on Low Income Housing Tax Credits
- Increased environmental regulation that increases cost of compliance
- Private mortgage companies and credit unions are not subject to Community Reinvestment Act (CRA) requirements

State Barriers

- Inadequate state budget capacity to meet affordable housing needs
- Funding targeted in single-purpose “silos” which hampers creativity in development of affordable housing
- Increased environmental regulation that is passed on to the cost of housing

Local Barriers

- Inadequate financial resources to address all affordable housing needs, especially in older neighborhoods
- Increasing requirements and costs of infrastructure
- Zoning and building codes that discourage new construction techniques
- The need for code enforcement to balance safety with the cost of rehabilitation
- The need to reduce the impact of housing segregation, concentrated poverty, disinvestment, and the isolation of racial and economic classes in neighborhoods characterized by deteriorating housing stock.

Private Lending Practices

- Not all lending institutions must comply with Community Reinvestment Act (CRA) requirements
- Strict lending requirements limit the availability of financing, particularly for low and moderate income persons.
- Perception of risk focuses private developers on "safer" neighborhoods.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Implementation and support of Coordinated Entry and Assessment will occur during the first year of the five year plan. This program should assist homeless families, veterans, and chronically homeless persons to secure access to temporary shelter and permanent housing much sooner than occurs under the current system. The Cowlitz CoC is transitioning from a prevention-based system to a rapid rehousing model, which will also greatly reduce the length of time persons are homeless.

Permanent supportive housing is the best practice and recommended policy approach for people with "high needs" such as chronically homeless persons, veterans and their families and similar populations. Programs such as "certified renter", landlord liaison, housing retention teams and other supports help to reduce the chance of recidivism. Rapid rehousing is supported as a best practice for ending homelessness for many populations. Where those are high needs households, additional supportive services are proposed to ensure success. A local SOAR initiative is underway to help those who are disabled and very low income to secure SSI benefits so that they can have financial resources for housing.

Addressing the emergency and transitional housing needs of homeless persons

Support for emergency shelters and rapid rehousing (formerly funded as "transitional housing") has been a long-standing priority of the Longview-Kelso HOME Consortium. HOME dollars as well as local document recording fees have been allocated to provide operating support for shelters and "transition-in-place" rapid rehousing. Traditional transitional housing is limited to those populations for whom this expensive intervention has been shown to be effective, such as homeless youth, people exiting prison and jails, as well as those in treatment for addiction.

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.

Permanent supportive housing is the best practice and recommended policy approach for people with "high needs" such as chronically homeless persons, veterans and their families and similar populations. Programs such as "certified renter", landlord liaison, housing retention teams and other supports help to reduce the chance of recidivism. Rapid rehousing is supported as a best practice for ending homelessness for many populations. Where those are high needs households, additional supportive services are proposed to ensure success.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Implementation and support of Coordinated Entry and Assessment will occur during the first year of the five year plan. This program should assist families, veterans, and other persons facing homelessness to identify programs and services that can help them to avoid homelessness. A local SOAR initiative is underway to help those who are disabled and very low income to secure SSI benefits prior to exiting a system of care so that they can have financial resources for housing. Mainstream services such as TANF, Assistance with Emergency Needs, Energy Assistance and SNAPS can assist persons from becoming homeless. Information about these resources is available through a local resource guide. All CoC providers refer people facing homelessness to mainstream service providers.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

- Implement four approaches to implementing lead hazard evaluation/reduction

  1. Lead hazard reduction based on amount of assistance provided
  2. Repair surfaces disturbed during rehabilitation
  3. Interim controls and standard treatment
  4. Abatement

- Ensure third-party data collection as it relates to the rehabilitation process

  1. Age of structure
  2. Age(s) of children living in the unit
  3. Status of the children-have they been tested for lead in the blood? If so, what are the results?
  4. Has the unit been evaluated for lead hazards in the past?
  5. Notification/distribution of pamphlet *Protect Your Family from Lead in Your Home* to client

- Property Inspection

  1. Lead hazard evaluation (if cost of rehabilitation including lead hazard reduction exceeds funds available, unit is a walk-away)
  2. All lead hazard reduction activities will be performed by State licensed contractors
  3. Disclosure of risk assessment will be provided to client

- Lead Hazard Reduction Activities will be based upon the following rehabilitation costs

  1. Work below $5,000 - Safe work practices
  2. Work from $5,000 to $25,000 - Interim controls
  3. Work above $25,000 - Abatement

- Occupant Protection

  1. Contractor is responsible for safe work practices to protect all occupants during rehabilitation
  2. Temporary occupant relocation will not take place if the following occurs:
  3. Lead hazard reduction can be completed within one, eight (8) hour period
  4. When units exterior is treated
  5. Lead hazard reduction work will be completed within five (5) calendar days; work area is sealed at the end of each day; and occupants have access to safe and sanitary sleeping, bathroom, and kitchen areas

- Post Rehabilitation Activities

  1. Final Inspection and Clearance
  2. Report peeling paint when interim inspections are performed in rental property

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions listed represent a progressive method of remediation and abatement, depending upon the extent of renovation, and an evaluation of risk factors, and best practices.

How are the actions listed above integrated into housing policies and procedures?

Approaches and procedures for lead-based paint abatement is integrated into state health codes, local building codes, and HOME/CDBG program policies.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Longview's anti-poverty strategy takes a three-pronged approach for reducing the number of households with incomes below the poverty level.

1. Retain and expand safe and affordable housing resources for extremely low, very low, low, and moderate-income households.

Specific activities the City will undertake over the next five years include expanding opportunities for homeownership though development of new units and housing rehabilitation, rental rehabilitation and tenant-based rental assistance. The City will work with affordable housing providers in an effort to provide owner-occupied new construction, owner and rental unit rehabilitation, rent supplements, and associated services such as housing counseling, where appropriate.

Providing opportunities to expand homeownership (through the HOME program) is a significant element of the anti-poverty strategy. Individual benefits of homeownership revolve around access to significant financial advantages, which include:

- Protection against inflation in housing costs
- Tax savings
- Accumulation of long-term wealth

The societal benefits of increased homeownership include:

- Greater incentives for maintaining and improving properties
- Increased civic engagement

2. Promote economic prosperity so that low and moderate income persons have expanded opportunities to improve their standard of living and quality of life.

Economic development efforts will be expanded by retaining and expanding employment and business opportunities for citizens. Specific activities include encouraging the development of small business assistance programs, coordinating job training and placement, promoting downtown and identifying needed expansions and improvements to commercial and industrial sites, and fostering regional cooperation. Intergovernmental cooperation will continue through the Cowlitz Economic Development Council, Longview Downtowners, Longview-Kelso Chamber of Commerce, Cowlitz-Wahkiakum Council of Governments and other Federal, State, and local government entities.

3. Promote dynamic neighborhoods and sustainable growth by expanding economic opportunities, development of affordable housing, provision of community and public facilities, expanded recreational opportunities, enhancement of public safety and provision of appropriate public services.

The City of Longview will target infrastructure improvements to stimulate reinvestment in neighborhoods. This will include the provision of public services, public facilities, transportation, and public safety. Public services are essential in moving lower-income households, particularly those with special needs, along the continuum towards economic independence. These activities, combined with homeownership programs and housing rehabilitation activities provide a comprehensive approach to community revitalization.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Numerous agencies and organizations have provided an on-going array of services to help alleviate poverty within the Longview/Kelso community:

- The Longview-Kelso HOME Consortium has partnered with non-profit housing developers, private lending institutions, and citizens to construct and/or renovate housing in order to assist low-income persons with attaining homeownership status and building financial equity, as well as promoting neighborhood reinvestment.
- The Cities of Longview and Kelso are actively seeking industrial tenants for their respective industrial parks to create family wage jobs. The development of the Mint Farm Industrial Park in partnership with Weyerhaeuser Company is one example.
- The Cities often partner with the Cowlitz Economic Development Council in developing new projects or assisting existing businesses, and attracting outside business to locate within the jurisdictions.
- The City of Longview fosters a friendly atmosphere for commercial economic development through rezoning and/or the construction permitting system.
- The Lower Columbia Community Action Council offers the Community Jobs program which supplements the Kelso Work Source Office.
- Lower Columbia College, centrally located in Longview, provides remedial education, GED and High School Diploma completion, job retaining, job certification, and a variety vocational training programs for area residents. The College also provides general education requirements which are accredited for transfer to 4-year colleges and universities. A TRIO Program (Student Support Services) enables individual academic support to low income, first generation, and/or disabled students to reach their academic goals.
- Lower Columbia Head Start and Early Childhood Education Program (ECEAP) offers preschool education to low income families to ensure their readiness to enter school.
- Longview Public Library actively supports Project READ to assist people in achieving literacy. The continued success of Project READ has made it a nationally recognized program. This is done through one-on-one tutoring and also through assisting people to learn English as a second language.
- Lower Columbia Community Action Council provides a multitude of programs for "building healthy communities one family at a time." Using a variety of programs and services, the agency provides a comprehensive approach to assisting low and moderate income families and individuals. The three areas of services are Community Services, Energy & Housing, and Career and Family Development. Additionally, the agency partners with the Cities of Longview and Kelso, the Longview and Kelso Housing Authorities, Lower Columbia College, and other agencies with to alleviate poverty through a variety of grant projects funded through HOME and CDBG and other grants. The agency is also classified as a Community Housing Development Organization (CHDO).

- Goodwill provides rehabilitation services for disabled and disadvantaged adults. They offer several programs for individualized job training including, cashiering, computer skills (Word, Excel, Access, Power Point and Internet usage.). Disabled adults may also take classes over the internet at Goodwill or in their own home through Clover College in Medical Transcription or Medical Billing and Coding. Job search services are also included in Goodwill's program.

- Life Works promotes employment opportunities for people with developmental disabilities. They offer skill training, job search classes, job placement, on-the-job support, assessment, positive behavior support, and social skills training. Residential Resources (Life Works) recently completed a new Service & Employment Center to assist developmentally delayed individuals with basic services, housing, and employment. Enterprise activities which aid in sustaining services to this group will be developed.

- Cowlitz County Habitat for Humanity assists low-income families and individuals in achieving affordable homeownership by holding a zero interest mortgage. Participants assist in the construction of their own homes in partnership with community volunteers.

- Community House provides a homeless shelter for families and individuals. It strives to assist those who need help and choose to progress toward stable housing and self-sufficient living.

- The Emergency Support Shelter assists domestic violence victims and works with them to achieve their personal goals.

- Love Overwhelming offers a barrier-free shelter and day drop-in center, both of which serve as outreach activities to get people off the streets and moving forward with their lives.

- Love Overwhelming and CAP find housing for people with very high housing barriers.

Self-Sufficiency opportunities

Many activities of both the Longview and Kelso Housing Authorities (LHA and KHA) assist lower-income households toward self-sufficiency, including opportunities for homeownership. These activities include:

- Promoting self-sufficiency and asset development for assisted households through employment, apprenticeship programs, self -sufficiency programs, and partnerships with agencies serving assisted housing recipients.

- Administration of the Family Self-Sufficiency Program and Individual Development Accounts and other options such as Section 8 Homeownership, Home Start Plus, other mortgage assistance programs as well as programs that promote family/individual self-sufficiency and homeownership.Developing partnerships to promote housing opportunities linked with services for special populations such as homeless, disabled, domestic violence victims, families in transition, and frail elderly.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

It is the policy of the Consortium to insure equal opportunity in housing for all persons regardless of race, color, religion, sex, national origin, handicap, or familial status. The City of Longview, as lead agency for the Consortium, will assist all persons who feel that they have been discriminated against because of race, color, religion, sex, national origin, handicap or familial status to seek relief under federal and state laws by providing such persons with information and forms supplied the U.S. Department of Housing and Urban Development in order that such persons may prepare and file complaints with the Washington State Human Rights Commission or the United States Department of Housing and Urban Development Seattle, Regional Office Compliance Division.

Contractor/ Subcontractors Activity Submittal- All projects must submit HUD Contractor and Subcontractor Activity Forms annually due in October or upon project completion, whichever occurs first. Information on contractors and subcontractors which must be gathered and included on the form are: project address, contract amount, type of trade, race/ethnicity, women owned designation, Section 3 compliance to hire low-moderate income persons in the project area, Federal Identification No. beginning with a 91, contractor and subcontractor company **Homebuyer Programs.** The homebuyer client record must be sent to the Consortium which verifies income. The homebuyer must have certification that they completed a homeowner class.

Lead Based Paint- There must be documentation of lead based paint or non-lead based paint in the project file and forwarded to the Consortium staff.

Building Permit Tracking- The Building Permit Tracking form tracks the value of the permit obtained, issue date, site visits made, and final CO. The property will be include an initial inspection to be rehabilitated or acquired to determine the necessary scope of work to bring each property to applicable standards; and progress and final inspection for all new construction and rehabilitation project to assure projects are constructed according to approved plans.

Home and CDBG Administrative Process- The HOME and CDBG Administrative Process is a check-off sheet to guide Consortium staff in the in the set-up of the program year. This guide also contains yearly reporting milestones for the Annual Plan, CAPER, Contractor-Subcontract reporting, Davis-Bacon reporting, and Section 3 reporting.

Monitoring- During the Period of Affordability the first inspection must be within twelve (12) months of completion and be noted on the Period of Affordability HOME Rental Certifications. The monitoring shall be done per the Period of Affordability HOME Rental Certification. As each property is monitored the date shall be entered on the form.

Financial Oversight- The Consortium staff will inspect more than 10 units in one project annually. The project must undergo a financial review to determine its financial condition and continued viability of the project.

Progress Notes- The Progress Notes are retained in Section 3 of the file and used for site visits and other noteworthy project happenings.

Risk Assessment- A Risk Assessment will be performed on each entity based on their Fiscal Soundness, their Underwriting, and their Developer Capacity. This form shall be filed in the project file.