

# Executive Summary

## ES-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) that large cities and all states must prepare in order to receive Federal monetary assistance from HUD Programs. The Plan is a comprehensive strategy developed by the community addressing the affordable housing and community development needs present within the community. Program goals are established by law and include:

- Provision of decent, affordable housing
- Achieving a suitable living environment
- Expanding economic opportunity

The Consolidated Plan will be used to implement the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME). HOME funds are used in a variety of ways to stimulate the creation of affordable housing. CDBG funds may be used for a broad array of projects and activities, including:

- Housing
- Community Facilities
- Public (Works) Facilities
- Public Services
- Economic Development

All eligible projects and activities funded under CDBG and HOME must either:

- Principally benefit low and moderate income persons and families, or
- Prevent or eliminate slums and blighting influences, or
- Address urgent needs (such as disaster recovery)

At least 70% of CDBG funds must be used to benefit low and moderate income households, while all HOME funds must be used to provide housing for low and moderate income households. This benefit can be direct (as in a low-interest loan to rehabilitate an owner-occupied home, or a person participating in a job training/placement program) or it may be indirect (such as a community facility that serves a low and moderate income neighborhood. For the Longview-Kelso Consortium, the eligible census tracts include Census Tracts 1.00, 2.00, 3.00, 5.02, 6.01, 10.00, 11.00 and 12.00. All HOME funds must benefit low and moderate income households. An outline of benefit requirements is provided below.

Benefit Category	CDBG	HOME
Low/Moderate Income Households	70% (Minimum)	100% (Minimum)
Area Benefit	Low/Mod Census Tracts or Area Income Survey	
Direct Benefit	Recipient Income Eligibility Screening	

Prevent/Eliminate	30% (Maximum)	(Not Applicable)
	Areas to be designated by Council, per RCW	
Urgent Need	0 % (No Requirement)	(Not Applicable)

**Table 1 - FUNDING BENEFIT REQUIREMENTS**

The City of Longview 2014-2018 Consolidated Housing and Community Development Plan is designed to strategically implement federal programs which fund housing, community and economic development projects within the city. The action plan is for the first year of a five-year 2014-2018 Consolidated Plan currently being developed which proposes strategies and activities to address identified community needs. The annual action plan will describe housing, community and economic objectives and activities to be funded by the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs for the next program year.

The overall goals of the housing, community and economic development programs covered by the Consolidated Plan are:

1. **Retain and expand safe and affordable housing resources for extremely low, very low, and low-to-moderate income households.**
2. **Promote economic prosperity so that low and moderate income persons have expanded opportunities to improve their standard of living and quality of life.**
3. **Promote healthy, balanced neighborhoods through the provision of community facilities, infrastructure, public safety, affordable housing, recreational opportunities, and appropriate public services.**

#### **Elements of the Consolidated Plan**

HUD requires a Consolidated Plan to contain the following elements:

##### **A. Housing & Homeless Needs Assessment**

An assessment of the community's housing needs projected for the five-year period. The housing needs assessment will focus on affordable housing needs, public housing needs, homeless needs, lead-based paint concerns, fair housing concerns, identification of barriers to affordable housing, and community and economic development needs.

##### **B. Housing Market Analysis**

Description of the significant characteristics of the local housing market, including supply, demand and condition and cost of housing, as well as the housing stock available to serve persons with disabilities and HIV/AIDS, and their families. Areas demonstrating concentrations of racial/ethnic minorities and/or low-income families are identified.

### **C. Five-Year Strategic Plan**

Identifies priorities for meeting housing, community and economic development needs and identifies obstacles to meeting underserved needs. The Strategic Plan outlines anticipated activities and accomplishments over a specified timeline that will accomplish the strategy, including affordable housing, homelessness, other special needs and barriers to affordable housing. Non-housing needs, priorities, and activities that will assist in meeting the overall objectives are identified.

### **D. Annual Action Plan**

A one-year list of activities the community will undertake to address priority needs and local objectives with anticipated program income and funds received during the next program year under the HOME, CDBG, and other HUD programs for meeting housing and community development objectives.

## **2. Summary of the objectives and outcomes identified in the Plan**

The focus of the 2014-2018 Consolidated Plan has changed from previous Consolidated Plans in several key ways:

- Targeted neighborhoods have been identified for Longview and Kelso; activities are not generally intended to apply citywide
- A focus on homeowner housing quality is the focus in Kelso
- A focus on the quality of the housing stock and rental affordability are the primary focal points in Longview
- Community Development priorities in Longview focus on streetscape improvements, including street lighting and sidewalks.

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

Past performance over the 2009-2014 Consolidated Plan shows a focus on expanding homeownership opportunities, provision of rental assistance to special populations, and recreational improvements to the Highlands neighborhood. For details, please refer to the City of Longview CAPER report for the progress made on the 2009-2014.

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

### **Agency/Community Meetings**

To obtain input from the general public and from representatives of local housing, institutional, and community and economic development organizations, the City convened three focus groups and three community meetings to gather input on needs, priorities and activities to assist in meeting identified needs. Longview and Kelso City Councils each held workshops to establish general directions for the Plan. Public hearings were held before Longview and Kelso city councils to gather input on community development and housing needs. Four public hearings were held to gather input on 2014 project proposals. The recommendations from these various meetings have been incorporated into the final plan and were used in developing the Strategic Plan.

### **Public Hearings**

HUD encourages communities to provide its citizens with ample opportunities to engage in the preparation of the Consolidated Plan and in the oversight of plan implementation. Three focus group sessions were held with community agencies and interested private entities to gather ideas on housing,

homeless and anti-poverty strategies. Two public hearings were held to gather input on community development and housing needs relevant to the Strategic Plan and the Annual Action Plan. A detailed schedule of all citizen input opportunities is outlined in the Citizen Participation Plan.

#### **5. Summary of public comments**

The three community meetings held in throughout January and February 2014 provided an opportunity for neighborhood associations and residents to provide input into the plan. In general, comments were focused on the aging community with specific references to aging in place, maintenance and improvement of housing conditions, weatherization and multi-generational housing. Other comments addressed homeless services and providing services that will connect the homeless populations with housing, employment, training, and other critical services. Comments also expressed a need for improving opportunities for home ownership and rental programs including renter responsibility training.

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

All comments provided at the community meetings were included into the plan based on their categorical concern.

#### **7. Summary**

# The Process

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

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	LONGVIEW	Community Development
CDBG Administrator	LONGVIEW	Community Development
HOME Administrator	LONGVIEW	Community Development

### Narrative

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- **Achieving a suitable living environment**
- **Expanding economic opportunity**

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must benefit low and moderate income households. An outline of benefit requirements is provided below.

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The City of Longview will continue to maintain and pursue agency coordination by:

- Working with non-profit organizations to increase staff capacity to undertake affordable housing and supportive social services.
- Providing systematic training, technical assistance, and peer assistance for those involved in the financing, production, rehabilitation, and management of affordable housing and related supportive services.
- Serving as a clearinghouse for sharing information on programs, codes and regulations, and other building and program techniques that contribute to affordable housing.
- Cultivating positive, cooperative working relationships among housing and homeless advocates.
- Continue support and participation in the network of non-profit organizations, private organizations, foundations and other philanthropic organizations, lenders, corporations, and local government agencies that play key roles in housing and neighborhood vitality.

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

During the development of this Consolidated Plan, consultation with area housing and service providers occurred during a series of three focus group conversations around housing, homeless and economic needs of the community, with emphasis on low and moderate income populations.

On an on-going basis, many housing and service partners participate in a monthly roundtable discussion at the Cowlitz Housing First! Coalition meetings. These forums provide opportunities to coordinate efforts, resolve problems, and identify new initiatives that would assist all the partners in achieving better outcomes. This approach has resulted in a 48% decline in homelessness in our jurisdiction over the past 9 years.

Public and private sector housing providers confer on issues of mutual concern at monthly Regional Housing Advisory Committee meetings. This body also advises the board of the Cowlitz-Wahkiakum Council of Governments regarding national or state policy issues that have impacts on housing and homelessness. Data from this Consolidated Plan has been shared with members of the Regional Housing Advisory Committee and formed the basis for robust discussion about community housing needs.

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

Over 30 housing and service providers meet each month to identify issues and develop solutions to meet affordable housing and homeless needs. The cities of Longview and Kelso are represented on this coalition. It was during these monthly forums that the most recent focus of the Cowlitz Ten Year Plan was established as serving those who are most difficult to serve—and those who are therefore underserved by existing homeless programs and mainstream social programs. A focus on ending chronic homelessness, homeless youth, persons exiting institutions of care, and other “high needs” populations was brought into play. The most recent round of funding brought three new projects into

implementation to address chronic homeless needs; Barrier-Free Shelter, Urban Rest Stop, and Low Barrier Housing funded through document recording fees. There is a need to work with both cities to ensure a permanent location for services aimed at the most difficult-to-serve are not excluded from local zoning and land use policy. Homeless veterans are address through a multi-pronged assortment of programs administered by the Longview Housing Authority, also a member of the coalition. A work group on homeless youth has been formed in 2014 and is just beginning their work. On-going conversations and outreach to our local housing authorities has started to yield some interest in blending resources to meet difficult needs.

The Coordinated Entry and Assessment program will begin in mid-2014 to assist individuals, families, families with children, veterans, youth, and chronically homeless persons with finding the resources that will resolve their housing instability. This is a project funded by the local document recording fees.

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

Cowlitz CoC participates in the “Balance of WA State” Continuum of Care. As such, the Emergency Solutions Grants have been allocated based off of the state Consolidated Plan and distributed to each county. These funds have been designated by the state for homeless prevention and rapid rehousing, with an emphasis on the latter.

Likewise, the Cowlitz CoC participates in the “Balance of WA State” HMIS system, which provides training and technical assistance to apply and administer HMIS at an agency level. Performance standards and evaluation of outcomes also occurs at the Balance of State level, within the Balance of State Continuum of Care Coordination Committee (McKinney-Vento) and the Balance of State Homeless Committee, which also has working subcommittees. Two members of the Cowlitz CoC have voting seats on the Balance of State Continuum of Care.

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

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

1	<b>Agency/Group/Organization</b>	Longview Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	



2	<b>Agency/Group/Organization</b>	Lower Columbia CAC
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
3	<b>Agency/Group/Organization</b>	Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
4	<b>Agency/Group/Organization</b>	Lower Columbia Mental health Center/Cowlitz Guidance Association
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
5	<b>Agency/Group/Organization</b>	Northwest Justice Project
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
6	<b>Agency/Group/Organization</b>	Kelso Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
7	<b>Agency/Group/Organization</b>	Emergency Support Shelter
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
8	<b>Agency/Group/Organization</b>	Cowlitz Community Network
	<b>Agency/Group/Organization Type</b>	Community-based Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
9	<b>Agency/Group/Organization</b>	Youth and Family Link
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
10	<b>Agency/Group/Organization</b>	Southwest Washington Behavioral Health
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
11	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services-homeless charitable
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
12	<b>Agency/Group/Organization</b>	Love Overwhelming
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
13	<b>Agency/Group/Organization</b>	St. John PeaceHealth Medical Center
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

14	<b>Agency/Group/Organization</b>	Family Health Center
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
15	<b>Agency/Group/Organization</b>	City of Longview
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
16	<b>Agency/Group/Organization</b>	Head Start
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
17	<b>Agency/Group/Organization</b>	City of Kelso
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

N/A

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Longview 2006 Comprehensive Plan	City of Longview	Providing alternative housing types and developments will allow for innovations in affordable housing.
City of Kelso - South Kelso Revitalization Plan	City of Kelso	South Kelso housing and service needs were identified in the neighborhood plan and carried forward into the Strategic Plan.
Cowlitz County Ten Year Plan to End Homelessness	Cowlitz County	Homeless activities outlined in the Strategic Plan are aligned with the Ten Year Plan.
Southwest Washington Economic Development Commission	CWCOG	Revitalizing neighborhoods helps create vibrant neighborhoods that aid in economic development recruitment. Improving commercial districts and economic opportunity dovetails with the goals of the Comprehensive Economic Development Strategy, give their focus on attracting businesses, growing entrepreneurs, and improving the workforce.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Implementation of the Consolidated Plan requires close coordination and cooperation between the cities of Longview and Kelso, as Consortium partners. Cowlitz County administers the local document recording fees and is the grantee for state homeless dollars that then flow to sub-grantees, which are typically direct service and housing providers. Coordination between Cowlitz County homeless programs and the housing and community development programs of Longview and Kelso occurs on a frequent basis within the structure of the Cowlitz Housing First! Coalition and the Regional Housing Advisory Committee meetings.

**Narrative**

Ongoing forums within the community, such as the Cowlitz Housing First! Coalition and the Regional Housing Advisory Committee, provide an open platform for information sharing, coordination, and collaboration. Representatives from housing, social services, health services, private business, local business, the faith community, local governments and citizens at large participate regularly in conversations around problem-solving service and housing needs for homeless and low-to-moderate income persons. The Consolidated Plan development allows an additional opportunity to structure these discussions to meet consolidated plan objectives. Input from citizens, agencies, local government and providers is rolled up into the needs assessment and strategic plan for the Longview-Kelso Consolidated Plan.

**PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

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

Three community meetings were held to access community comments, concerns and provide a list of potential projects or activities. The first meeting was held at the Highlands Neighborhood Association meeting on January 27, 2014 in Longview, 2014 followed by a community meeting at Kelso’s Wallace Elementary on February 13, 2014, and a third community-wide meeting in Longview at the Cowlitz PUD on February 18, 2014. Information about the meetings was provided to the local newspaper serving the Kelso-Longview area The Daily News, at Longview and Kelso City Council meetings, on Longview and Kelso City websites, through email invites and announcements for the Highlands Neighborhood Association and interested stakeholders to their clients and flyers to community organizations. The information obtained from citizens was used to develop goals and priorities, in combination with council input. Four public hearings were also held to gather public comment on the proposed projects for 2014. An additional hearing will be held at plan adoption by both Kelso and Longview in June.

**Citizen Participation Outreach**

**Table 4 – Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
1	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	Six attendees for neighborhood meeting (Longview) contact with Neighborhood Association staff and invitation to all participants	Homeless services including transitional housing, Senior services, accessibility, and innovative housing options, aging in placeWeatherization and homeowner maintenance programs Housing purchasing assistance programsHousing for people with disabilitiesFair housing education and rental assistance programs.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
2	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	Community Meeting (Kelso) posted on City website, in The Daily News, mentioned at City Council meetings and stakeholder emails. Total of 6 attendees	Homeless services including transitional housingSenior services, accessibility, and innovative housing options, aging in placeWeatherization and homeowner maintenance programs Housing purchasing assistance programsHousing for people with disabilitiesFair housing education and rental assistance programs.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
3	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	Community Meeting (Longview) posted on City website, in The Daily News, mentioned at City Council meetings and stakeholder emails. Total of 5 attendees.	Homeless services including transitional housingSenior services, accessibility, and innovative housing options, aging in placeWeatherization and homeowner maintenance programs Housing purchasing assistance programsHousing for people with disabilitiesFair housing education and rental assistance programs.	None	



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Housing Needs Assessment describes the estimated housing needs during the five-year period covered by the Consolidated Plan. The assessment is developed through a review of data provided from the U.S. Department of Housing and Urban Development (HUD). Additional resources were obtained from U.S. Census, State of Washington's Office of Financial Management and Department of Commerce, reports from local governments and area service providers, and consultants with area agencies and providers having an interest in local housing and community development efforts.

An estimate of the number and types of families and individuals in need of housing assistance is a core component of the consolidated plan. An analysis of groups is made based upon income, family size, and persons with special needs, including disabilities. Terms and categories used in this analysis are described below.

Household Size	Extremely Low-Income (30% MFI)	Very Low Income (50% MFI)	HOME	Low-Income (80% MFI)
1 Person	\$11,800	\$19,700	\$23,640	\$31,500
2 Person	\$13,500	\$22,500	\$27,720	\$36,000
3 Person	\$15,200	\$25,300	\$31,200	\$40,500
4 Person	\$16,850	\$28,100	\$34,620	\$44,950
5 Person	\$18,200	30,350	\$37,440	\$48,550
6 Person	\$19,550	\$32,600	\$40,200	\$52,150
7 Person	\$20,900	\$34,850	\$42,960	\$55,750
8 Person	\$22,250	\$37,100	\$45,720	\$59,350

**Table 1 - FY 2014 HUD CDBG/HOME Income Limits- Longview MSA Source: U.S. Department of HUD Income Definitions**

**Extremely Low-Income** - Those households earning less than 30% of the Household Area Median Family Income (HAMFI). Median family income is evaluated and guidelines are issued on an annual countywide basis.

**Very Low Income** - Those households with earnings that do not exceed 50% of the HAMFI.

**Low to Moderate Income** - Households earning 80% or less of the HAMFI.

**Moderate Income** - Households whose income does not exceed 80% of the HAMFI.

**Middle-Income** – Households earning between 80% and 120% of the HAMFI.

### Household Type Definitions

**Elderly Household**- A one or two person household in which the head of the household or spouse is at least 62 years of age.

**Small Related Family**- A household of two to four persons that includes at least one person related to the household by blood, marriage, or adoption.

**Large Related Family-** A household of five or more persons that includes at least one person related to the householder by blood, marriage, or adoption.

**Other Household-** Other households would include one or more persons that do not meet the definition of a small related, large related, elderly or special population household. This category includes all households with only unrelated individuals present, except those qualifying as elderly or special population households.

**Special Needs Populations-** A household of one or more persons that includes persons that have mobility impairments or disabilities (i.e. mental, physical, developmental, persons with HIV/AIDS and their families) or person with alcohol or other drug addiction that may require housing with supportive services.

**Disabled-** A person who is determined to have a physical, mental or emotional impairment that is expected to be a long-continued and indefinite duration; substantially impedes ability to live independently; and

- of such a nature that the disability could be improved by more suitable housing conditions; or, a developmental disability as defined by the Developmental Disability Assistance and Bill of Rights Act; or
- a surviving member(s) of any family living in an assisted unit with a family member who had a disability at the time of death.

**Homeless-** A person/family who is not imprisoned or otherwise detained, who lacks a fixed, regular and adequate nighttime residence; or, having a primary nighttime residence that is:

- A Supervised public or private shelter designed for temporary living accommodations;
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Examples of homeless populations include, but are not limited to:

- Severely mentally ill (only)
- Alcohol/ drug addicted (only)
- Severely mentally ill and alcohol/drug addicted (dually diagnosed)
- Fleeing domestic violence
- Youth
- Persons with HIV/AIDS

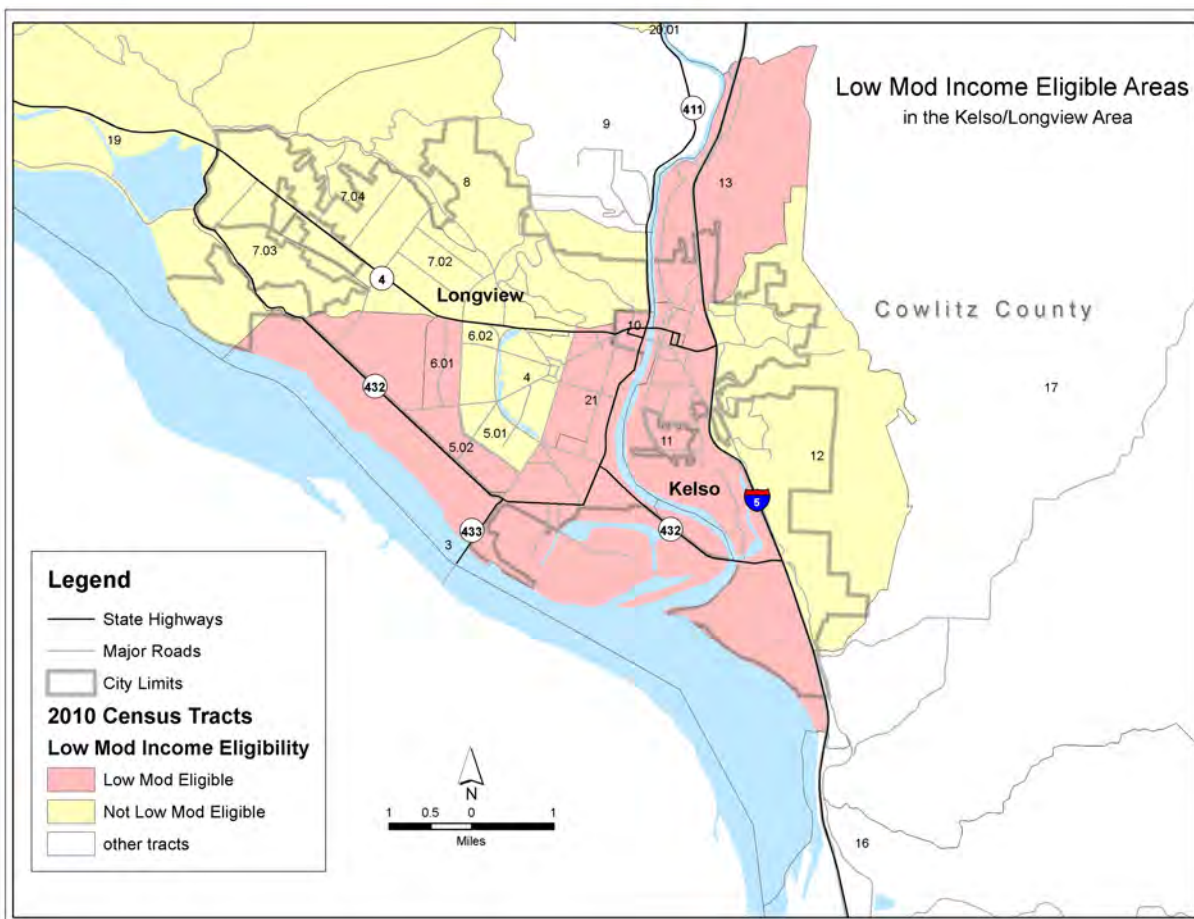
# NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

## Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	34,660	48,582	40%
Households	14,090	20,559	46%
Median Income	\$0.00	\$0.00	

**Table 2- Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)



### Kelso-Longview Low to Moderate Income Census Tracts

#### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,985	2,705	3,630	2,025	9,220
Small Family Households *	1,185	980	1,220	620	4,725

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households *	25	160	250	140	555
Household contains at least one person 62-74 years of age	405	405	725	390	1,545
Household contains at least one person age 75 or older	275	670	765	405	805
Households with one or more children 6 years old or younger *	630	535	610	310	670
* the highest income category for these family types is >80% HAMFI					

**Table 3 - Total Households Table**

**Data Source:** 2006-2010 CHAS

There are relatively few large family households in the lowest income bracket (0%-30% HAMFI), while the other income brackets have relatively consistent share of large families, around six to seven percent. The middle brackets (30%-100% HAMFI) have the largest concentration of households with at least one person age 75 years or older (20-25%), while these household types are much rarer at the very low income bracket and very high income level brackets, each at nine percent. Approximately 45% of the households in the highest income bracket (above 100% HAMFI) are small families, a higher proportion than in any other income group. The highest income group also has very few households with young children (less than 1%), much smaller than any other group.

## Housing Needs Summary Tables

### Definitions of Housing Conditions

**Cost Burden** - HUD defines cost burdened households as those paying more than 30% of household income for housing costs, while extreme cost burdens are defined as spending 50% or more of household income for housing costs. For renters, these costs include utilities. For homeowners, it includes principal, interest, taxes, insurance and utilities.

**Overcrowding** - A housing unit containing more than one person per room, as defined by the U.S. Census Bureau. Severely overcrowded is defined as more than 1.5 persons per room.

**Substandard Housing Unit** – A unit which is dilapidated, which may be characterized by the following:

- Does not have operable indoor plumbing or lacks one or more plumbing facilities;
- Does not have electricity or has unsafe or inadequate electrical services;
- Does not have a safe or adequate source of heat;
- Lacks complete kitchen facilities; or
- Declared unfit for habitation by an agency or unit of government.

**Dilapidated Housing Unit** – A housing unit which does not provide safe and adequate shelter and in its current condition endangers the health, safety, or well-being of a family; or one which has one or more critical defects sufficient to require considerable repair or rebuilding.

**Substandard Building** – Any building or portion thereof or the premises on which the same is located, in which there exists any of the conditions listed in LMC 16.32.465 through 16.32.530 to an extent that endangers the life, limb, health, property, safety or welfare of the public or the occupants thereof. (Ord. 1391 S 1, 1968; Ord. 1131 S 1, 1962).

Substandard buildings will be either reconstructed or rehabilitated based upon the following criteria:

**Rehabilitation:**

- Housing- Rehabilitation will not exceed \$50,000 or 50% of the Assessed Building Valuation, whichever is greater.
- Commercial and Industrial – Rehabilitation will not exceed \$250,000 or 50% of the Assessed Building Value, whichever is greater.

**Reconstruction:**

- Housing- Reconstruction will exceed \$50,000 or 50% of the Assessed Building Valuation, whichever is greater.
- Commercial and Industrial – Reconstruction will exceed \$250,000 or 50% of the Assessed Building Value, whichever is greater.

HUD defines substandard housing or “housing problems” as having one of more of the following issues: Housing Problems – There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	50	65	10	170	15	15	0	10	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	40	0	40	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	90	55	10	235	0	0	30	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	1,685	455	200	20	2,360	360	340	250	120	1,070
Housing cost burden greater than 30% of income (and none of the above problems)	275	910	880	130	2,195	60	140	500	330	1,030
Zero/negative Income (and none of the above problems)	125	0	0	0	125	85	0	0	0	85

Table 4 – Housing Problems Table

Data Source: 2006-2010 CHAS

### 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe

overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,810	600	360	40	2,810	370	360	285	125	1,140
Having none of four housing problems	480	1,215	1,715	820	4,230	110	530	1,270	1,035	2,945
Household has negative income, but none of the other housing problems	125	0	0	0	125	85	0	0	0	85

Table 5 – Housing Problems 2

Data Source: 2006-2010 CHAS

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,025	555	525	2,105	90	175	270	535
Large Related	25	130	45	200	0	0	85	85
Elderly	250	414	330	994	234	235	280	749
Other	790	360	250	1,400	100	80	140	320
Total need by income	2,090	1,459	1,150	4,699	424	490	775	1,689

Table 6 – Cost Burden > 30%

Data Source: 2006-2010 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	845	110	45	1,000	80	140	95	315
Large Related	25	85	0	110	0	0	15	15
Elderly	140	185	135	460	200	130	105	435
Other	745	125	40	910	90	80	40	210
Total need by income	1,755	505	220	2,480	370	350	255	975

Table 7 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

	Owner	Renter	Total
Cost Burden <= 30%	1,754	1,410	3,164
Cost Burden > 30% to <=50%	445	485	930
Cost Burden >50%	405	500	905
Cost Burden not available	0	65	65
Total	2,610	2,464	5,075

Table 8 - Housing Cost Burden Overview- Kelso; Source 2006-2010 CHAS Data

	Owner	Renter	Total
Cost Burden <=30%	6,420	2,740	9,160
Cost Burden > 30% to <= 50%	1,460	1,930	3,390
Cost Burden >50%	740	2,040	2,780
Cost Burden not available	85	60	145
Total	8,715	6,775	15,485

Table 9 - Housing Cost Burden Overview- Longview; Source: 2006-2010 CHAS Data

	Owners Total	Owners %	Renters Total	Renters %
0-30% HAMFI	165	80.5%	430	68.8%
30-50% HAMFI	150	41.7%	60	16.2%
50-80% HAMFI	25	5.6%	10	2.1%
TOTAL	340	33.7%	500	34.6%

Table 10 - Severe Cost Burden Kelso; Source: 2006-2010 CHAS Data



	Owners Total	Owners %	Renters Total	Renters %
0-30% HAMFI	230	63.9%	1,325	74.1%
30-50% HAMFI	310	58.5%	435	30.1%
50-80% HAMFI	225	20.4%	210	13.1%
TOTAL	765	38.4%	1,970	40.7%

**Table 11 - Severe Cost Burden- Longview; Source: 2006-2010 CHAS Data**

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	105	90	65	10	270	0	0	30	0	30
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	30	0	30	0	0	0	0	0
Total need by income	105	90	95	10	300	0	0	30	0	30

**Table 12 – Crowding Information – 1/2**

Data Source: 2006-2010 CHAS

Housing conditions are characterized by overcrowded units with more than one person per room, and/or lacking one or more plumbing or kitchen facilities. Poor housing conditions are also geographically concentrated and are correlated with high poverty, low household income, low rates of homeownership, and age of housing. A high percentage of single-family households with the lowest percentage of AMI are burdened the hardest by overcrowding.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 13 – Crowding Information – 2/2**

**Data Source Comments:**

## **Describe the number and type of single person households in need of housing assistance.**

Washington State Department of Commerce calculated that in the 2013 calendar year, 2,399 unduplicated individuals entered Homeless Prevention, Rapid Re-Housing, Transitional Housing, Emergency Shelter, Permanent Supportive Housing or Permanent Housing. There were 119 veterans accounting for 5% of the individuals seeking some form of housing assistance. A majority, 81% of clients, identified themselves as non-Hispanic and 92.1% as white. Clients averaged 46 days in an emergency shelter, 440 days in transitional housing, 198 days in the rapid re-housing program for a total of 228 average days a client spends in these services. Individuals who exited the programs totaled 1,585.

Longview Housing Authority (LHA) had 441 households eligible for a studio or one bedroom unit, representing about half of the wait list population. Kelso Housing Authority (KHA) reports 353 households on the wait list for a one bedroom or studio apartment. Many of these are elderly and/or disabled.

The 2013 Point In Time (PIT) count identified 99 households consisting of 103 single adults who were housed within the homeless system and another 63 households with 60 single adults who were unsheltered, for a total of 162 households with 172 persons. Each of these persons most likely would need housing assistance for a brief period of time. An additional 188 households (233 persons) were temporarily living with family or friends, and housing assistance could be beneficial in helping them establish their own housing. The housing assistance needs of single persons, when coupled with the family households in similar circumstances, far outstrip program resources for people who are homeless, without including those who are doubled up with others. Most of these households are in need of income that will sustain housing and not lead to repeated incidents of homelessness. This is challenging given chronic levels of local unemployment, business practices that limit work hours, particularly those at minimum wage, and scheduling those hours so that a second job, if available, is difficult to schedule with the first job shift requirements.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Data from the Washington State Department of Social and Health Services (DSHS) indicates that for 2010 and 2011 (the two most recent years for which data is available) there were approximately 800 incidents of domestic violence per year in Cowlitz County. This includes repeat incidents within a given household. The rate of domestic violence incidents is 7.8 per 1,000 persons, significantly higher than the Washington State rate of 5.7% and higher even than counties with similar economic and demographic characteristics. Those who have experienced domestic violence may not necessarily need housing assistance, although they may need to relocate their household. Domestic violence has little to do with income, and thus makes it difficult to assess what proportion of these households would need housing assistance.

The Emergency Support Shelter calculates that 239 persons were served between July 1, 2012 and June 30, 2013 and of those, 169 were persons in a family.

Data regarding the occupancy of public housing and housing choice vouchers that serve households who include a person with a disability is provided in a following section. Using the PHA data, It appears that approximately one-third of households on the waiting lists for tenant or project-based assistance have someone with a disability in the household. This is somewhat higher than the rate of disability within the general population, but not significantly so. The PIC data indicates that 49.1% of public housing authorities' households are disabled, and that 100% of PHA households have requested some sort of

accessible feature for their living unit. This does not match with the anecdotal responses from program managers regarding the frequency with which accessible units are requested. It may be inferred that local PHAs reach out to and provide housing assistance to residents who have needs related to support for a disability.

### **What are the most common housing problems?**

About 40% of all households in the Longview-Kelso Consortia have some type of housing problem. Cost burden is by far the most common, impacting 63.6% of all low income renters (4,555 households) and 50.4% of all low income owners (2,100 households). Those renters in the greatest level of poverty are hardest hit by cost burden: 70% of renters in the lowest income group pay more than half of their income on housing-related costs. Overall, 39% of all renters pay more than half their income on housing costs. Homeowners are not as burdened with substandard housing or overcrowding as renters, yet 75% of extremely low income home owners pay more than half their income for housing costs and overall, 32% of all owners have housing costs greater than half of their income. Cost-burdened homeowners are predominantly elderly households.

Approximately 2.4% of all renters (170 households) with an income at or below 80% of Area Median Income (AMI) lack complete plumbing or kitchen facilities and 3.3% (235 households) deal with overcrowded units, with a concentration of overcrowding found within the 30-50% HAMFI income bracket. Most of the overcrowded households are single family households. Severe overcrowding is only identified for 40 renting households in the 50-80% income bracket. Only 1.0% of homeowners have substandard units (40 households) and less than one percent (30 owner households) are overcrowded, with all of these occurring within the 50-80% income band.

A series of three community input meetings held in February 2014 identified several housing needs that are recurring themes across neighborhoods. These include:

- Emergency shelter & transitional housing for homeless persons
- Affordable rental housing
- Fair housing education
- Rental assistance
- Security deposits
- Housing for people with disabilities
- Senior housing
- Cottage housing for appropriate groups, e.g. seniors, special needs, ethnic preference, work/live units
- Homeowner maintenance program
- Down payment/closing cost assistance
- Weatherization improvements

### **Are any populations/household types more affected than others by these problems?**

Across the Longview-Kelso Consortia, substandard housing impacts renters at the “middle” bands of low income (30-80% AMI), which are the households with the greatest share of young children as well as elderly members. This is also where severe overcrowding predominates. Substandard housing also disproportionately impacts the lowest income bracket for homeowners (0-30% AMI). Severe overcrowding is worst among renters in the 50-80% AMI bracket. Affordability is the hardest challenge for renters and owners in the lowest income bracket (0-30% AMI). These were also the only groups

showing zero or negative income. The most severe affordability challenges affect elderly homeowners and “small related” and “other” (unrelated) renter households within the lowest income bracket (0-30%).

In Longview, the most severe cost burden among homeowners is found in the two lowest brackets, at 0-50% AMI, while for renters, the greatest burden falls more narrowly on those at the bottom, in the 0-30% AMI bracket. In Kelso, the most severe cost burdens fall on both owners and renters at the 0-30% income brackets. Kelso has a higher proportion of struggling low income homeowners (one-third of all homeowners), while Longview’s share is 25%. Longview has a greater share of struggling renters (58% of all renters), while Kelso’s share is 40%, substantially lower.

A series of focus groups was held on January 14, 2014 to consult with local agencies and key institutional partners about local housing and homeless needs. A summary of needs identified by these agencies includes:

- Housing quality and housing choice; need an array of price points
- Tight lending criteria, difficulty identifying loan programs for housing development
- Available and affordable lots for development, with existing infrastructure
- Bias against multi-family housing; more focus on single family detached housing, which is more expensive
- Mixed use properties and cottage housing for multi-generational households and retiring/disabled community members
- Accessible units with focus on aging in place and households with a disability
- Tight rental market limits choice
- Rental markets are not in sync with fair market rents
- Habitability issues and code enforcement; no relocation assistance for those locations that should be condemned
- Public transportation and transit linkage to affordable housing; convenient transit schedule
- Affordability, even with Section 8 vouchers, given other costs (utilities, etc.)
- Legal issues - affordability of tenant screenings and background checks
- Unmet housing and service needs for minorities, particularly among the Hispanic population
- Renter qualifications, rental deposits, utility arrears
- Service animal issues with tenants and landlords
- Tenant education and landlord education; understanding and commitment to responsibilities of each party

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Focus group participants from local service and housing agencies as well as institutional partners identified household characteristics and needs of low-income individuals and families with children who are at-risk or receiving rental assistance as:

#### Household Characteristics

- Untreated behavioral health issues such as mental illness and chemical dependency

- Incidence of domestic violence – high rate in our population, overall
- Intergenerational poverty
- Under-employment due to the proliferation of part time jobs; chronic unemployment within the region due to over-reliance on a resource-based economy
- Low educational attainment, coupled with a “poverty mentality”
- Poor household management/life skills
- Criminal history; incarceration of primary wage earner
- Chronic disease management (CHF, CHPD, Diabetes)
- Youth truancy
- Lack of social support- family/friends assistance informal support

#### Needs

- Child care – it is more affordable not to work than to pay child care costs
- Transportation – convenient, accessible public transportation
- Language barriers
- Medical and prescription costs; previously unpaid medical bills that present barriers to credit and housing
- Lack of savings/ money management
- Legal aid/ legal issues
- Need for caregivers and resources for caregiver support
- Low disability income payments
- Tenant education and certification to address housing barriers
- Intensive case management

Households who are receiving rapid re-housing assistance and are nearing termination of that assistance have several needs and challenges, identified by housing program staff as including:

- Increasing household incomes
- Job skills, training, and support
- Securing SSI/SSDI benefits, when applicable; those who have been denied have a longer timeline without that income
- Secure, steady employment with enough hours to generate income needed to sustain housing
- Crisis resolution, landlord mediation, and/or case management
- Quick and assured access to behavioral health services (mental health, addiction treatment)

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

At-risk are estimated using the PIT Count. Households who are doubled up with others are considered “at-risk” of homelessness. These estimates are generated during the PIT count by gathering household interviews with clients of local service and housing agencies. Since 2013, this has occurred in conjunction with our annual Project Homeless Connect service fair for homeless persons and those at-risk of homelessness. The 2013 count of at-risk was 435 persons in 223 households with 177 children.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Focus group participants from agencies and institutional partners who provide housing resources in our community identified the following housing characteristics that are linked with instability and increased risk of homelessness:

- Rising/high rents that lead to overcrowding and violation of lease agreements.
- Unhealthy, unsafe environments (e.g., molds, lack of heat).
- Housing needs of elderly and access to/affordability of housing and associated services.
- Paying too much for housing due to the stigma associated with subsidized housing/low-income housing.
- Affordable housing that is not conveniently and affordably located close to employment centers.
- Location – neighborhoods where problem behaviors are concentrated and social network limits ability to succeed.

## **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,600	295	145
White	2,245	260	130
Black / African American	50	0	0
Asian	0	0	0
American Indian, Alaska Native	50	4	0
Pacific Islander	0	0	0
Hispanic	160	20	15

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,940	750	0
White	1,660	685	0
Black / African American	10	15	0
Asian	24	25	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	210	10	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:



1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,030	1,910	0
White	1,915	1,565	0
Black / African American	0	30	0
Asian	28	8	0
American Indian, Alaska Native	24	4	0
Pacific Islander	0	0	0
Hispanic	30	220	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	570	1,650	0
White	440	1,535	0
Black / African American	0	0	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	25	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion**

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 Native 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.

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section will assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,075	815	145
White	1,790	710	130
Black / African American	35	15	0
Asian	0	0	0
American Indian, Alaska Native	35	15	0
Pacific Islander	0	0	0
Hispanic	120	60	15

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	840	1,860	0
White	705	1,635	0
Black / African American	10	15	0
Asian	4	45	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	105	115	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	635	3,315	0
White	610	2,870	0
Black / African American	0	30	0
Asian	0	38	0
American Indian, Alaska Native	4	18	0
Pacific Islander	0	0	0
Hispanic	20	230	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	145	2,080	0
White	95	1,875	0
Black / African American	0	0	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	70	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## **Discussion**

Within the 0-30% HAMFI income band, Black/African Americans and American Indian/Alaska Native households have a disproportionate share of severe housing problems, though not markedly greater than within the jurisdiction as a whole. The number of racial groups in this situation is due primarily to the hardships associated with living within the 0-30% income band, and are not significantly greater than those experienced by all households in this income bracket.

Hispanic and Black/African American households experience the most severe housing problems within the 30-50% HAMFI income group, at a rate significantly higher than this income group as a whole. American Indian/Alaska Native and White households bear the most disproportionate housing needs in the next highest income group (50-80% HAMFI) but the incidence registers at about the same proportion experienced by the community as a whole.

Within the 80-100% income band, Hispanic and Asian households have a markedly greater share of severe housing problems than other racial groups in this income bracket, at about five times the rate of the community as a whole.

Overall, the most severe housing needs are disproportionately experienced by Hispanic and Asian households.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,380	4,235	3,365	145
White	11,260	3,765	2,925	130
Black / African American	70	15	35	0
Asian	138	64	10	0
American Indian, Alaska Native	74	39	35	0
Pacific Islander	10	0	0	0
Hispanic	520	230	250	15

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

### Discussion

Racial groups that have the lowest housing cost burden include White, Asian and Pacific Islander households, with Pacific Islanders enjoying the lowest cost burden of all. Groups with a moderate housing cost burden (paying 30-50% of income) are predominately American Indian/Alaska Native and Hispanic households, although their cost burden is not significantly greater than that experienced across the jurisdiction as a whole. Households with a severe housing cost burden are concentrated among Black/African American households—at almost twice the rate within the jurisdiction—followed by Hispanic, and American Indian/Alaska Native households, which occur at rates about 50% higher than other racial/ethnic groups.

Overall, cost burdens are borne disproportionately by Hispanic, American Indian/Alaska Native and Black/African American households.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Within the 0-30% income bracket, Black/African American and American Indian/Alaska Native populations have disproportionately higher rates of moderate to severe housing problems than other racial or ethnic groups.

For the 30-50% bracket, Hispanics and Black/African American households experience the greatest disproportionate share of housing problems.

Within the 50-80% income bracket, American Indian/Alaska Natives bear the greatest needs, followed by Asian households.

The 80-100% bracket shows a disproportionate housing need among Hispanic and Asian households.

### **If they have needs not identified above, what are those needs?**

Focus group participants representing local service and housing agencies indicated that the Hispanic community presents needs for behavioral health services and housing stability. The identification of this ethnic group may be due to its predominance within a relatively small proportion of the general population. Our community is slowly growing in diversity. Hispanics now represent 7.9% of the overall population, while minorities as a whole represent 14.2% of the population.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Census Tracts 3, 5.01 and 5.02 have the greatest concentrations of minority populations. These areas are also known as Tenant Way area, the St. Helens neighborhood, and the Highlands. These areas lie along the southern quadrant of the city, adjacent to the industrial waterfront. This swath of the city was originally planned as a residential area for the workers employed in the adjacent industries, which were, at the time of the city's establishment, also concentrated with minority populations.

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

#### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	33	100	1,479	66	1,381	10	0	3

Table 23 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

KHA owns two public housing complexes; both have been renovated within the past decade and are in good condition; however, they have identified \$1,321,800 in needed capital improvements. Annual HUD funding is available to meet capital needs, with \$516,461 awarded since 2010 for renovations for 50 units of family housing at Kelso Homes located on 10th Street, and 50 units of housing for seniors at Cowlitz Villa on Grade Street, providing an average of \$5,165 per unit.

There are five basic types of housing vouchers issued by HUD that assist households with housing costs. The vast majority are Section 8 Housing Choice Vouchers, which allow a tenant to select their own rental unit. The types of vouchers that may be administered by a local housing authority include:

- Section 8 Housing Choice Voucher (HCV)– assigned to a particular tenant/household and can be used wherever landlords accept it for housing that meets quality standards;
- Project-Based Section 8 Vouchers – dedicated to a specific housing unit, regardless of occupant;
- Non-Elderly Disabled (NEDS) – targeted to disabled householders under age 62;
- Mainstream Vouchers – intended to assist disabled households regardless of age of householder; and
- Family Reunification Vouchers – for families working with Division of Families and Children under a plan to prevent high costs of out-of-home placement.



There is a total of 1,628 Section 8 Housing Choice Vouchers available between Longview and Kelso Housing Authorities. Of these, 1,394 are assigned to LHA throughout a four-county service area and 281 are administered by KHA within the City of Kelso. The charts that follow provide data regarding the usage of these vouchers at the time of reporting. Not all vouchers are filled at any given point in time; therefore, they will not include 100% of the vouchers available within the Consortium. Vouchers available within the Consortium area are allocated for the purposes outlined above.

### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	4	3	45	0	40	5	0
# of Elderly Program Participants (>62)	0	0	40	277	49	224	1	0
# of Disabled Families	0	22	33	736	4	716	3	0
# of Families requesting accessibility features	0	33	100	1,479	66	1,381	10	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	32	90	1,405	65	1,309	10	0	3
Black/African American	0	0	1	28	0	28	0	0	0
Asian	0	0	0	20	0	20	0	0	0
American Indian/Alaska Native	0	1	7	21	1	20	0	0	0
Pacific Islander	0	0	2	5	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	45	3	42	0	0	0
Not Hispanic	0	33	96	1,434	63	1,339	10	0	3

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

While the PIC data indicates that 49.1% of PHA households are disabled, and that 100% of PHA households have requested some sort of accessible feature for their living unit, this does not correlate to specific requests for accessible units. LHA states that their agency has not had many requests specifically for an accessible unit. When prospective tenants are invited for an apartment, LHA may install minor reasonable accommodations such as ADA toilet or grab bars in the bathroom. Some need a unit with an elevator, or have service animals. Some have caregivers that visit often, while a very few have live-in caregivers. Many take advantage of the government cell phone program and have participated in a free dental clinic.

Homeless veterans waiting on project-based assistance face many challenges. The Veteran's Integration Program provides outreach and case management for homeless veterans before and after they move in. LHA provides reasonable accommodations such as waiver of qualifying criteria (such as a bad rental/credit history) or service animals. Many of these tenants take advantage of transportation, help with move-in expenses, and donations of furniture and housewares while participating in interim programs that lead to a VASH or Section 8 Housing Choice voucher.

Consultation with LHA staff revealed that people on the waiting list need affordable housing, assistance with deposits, and can benefit from "preferred renter" education. Consultation with KHA staff indicated that demand for accessible units far outstrips the supply.

## **What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

LHA statistics on waiting lists for rent assistance programs for 2/1/2014 indicate that (for Cowlitz County):

- 973 on the waiting list for Housing Choice Voucher
- 14 on the waiting list for Project Based Vouchers
- 458 on the waiting list for Non-Elderly, Disabled (Category 1) Housing Choice Vouchers
- 130 on the waiting list for Mod Rehab/Project-Based Assistance

There are 1,780 persons in 846 households on the full LHA waiting list, which serves a four-county area. Approximately 1,575 of these are within Cowlitz County. According to PIC data, only 143 vouchers turned over during the past 12 months, and are available for re-assignment. At this rate, it would take six years to serve every household currently on the waiting list, assuming they meet all PHA qualifications. Characteristics of these households are:

- 846 households on the wait list;
- Just under half (49.3%) are eligible for a one-bedroom unit;
- Almost three-fourths of these households are headed by a female;
- 10% are elderly, and 20% are "near elderly" (near 62);
- About 15% are "other adults";
- One-third are disabled or have a family member with a disability;
- One-third of those on the waiting list are children in families (672 children out of 1,780 persons);

- 76% are of the White race; 3% are American Indian/Alaska Native, 2.5% are Black households, 1.3% are Asian and less than 1% are Pacific Islander; 2% are Hispanic; and
- 49 families on the waiting list have a local preference; 25 of these are from Phoenix House (parents in addiction recovery).

KHA has 900 households on the Section 8 Housing Choice Voucher waiting list. Around two-thirds are families. 83% are White households, 7% are Black households, 3% are American Indian/Alaska Native, 1.3% are Pacific Islander less than 1% are Asian; 5% are of Hispanic origin.

There are 444 households on the Cowlitz Villa waiting list for 50 units of elderly/disabled public housing. These include:

- 111 elderly households; most qualify for a studio or one-bedroom unit
- 253 disabled households who qualify for a studio or one-bedroom unit
- 80 family households seeking studio or one-bedroom units

Some households are included on multiple KHA waiting lists. For all waiting lists combined:

- 516 households are waiting for a one-bedroom housing unit; about half of these are disabled households.
- 335 households are on the list for 2-bedroom units; 75% are family households
- 136 households are on the 3-bedroom wait list; 84% of these are families
- 36 households are waiting for a 4-bedroom unit; 83% are families and the remainder are disabled

Agency housing providers have identified the most immediate needs as: rental deposits, maintaining rental assistance to maintain stable housing, and gaining the skills and ability to become self-sufficient. This includes skills such as job training, education (GED or high school completion) money management skills and case management.

### **How do these needs compare to the housing needs of the population at large**

The types of needs identified as applicable to households served by the public housing authority are very similar to those of households in general within the population. Poverty, income, educational attainment, behavioral health, domestic violence and similar indicators of community need cross much of the population within Cowlitz County and the Longview-Kelso urban area.

Three community meetings were held to identify housing needs of the general population, particularly those of low and moderate incomes. The following needs were prioritized by community residents attending these meetings:

#### Highlands:

- Emergency shelter & transitional housing for homeless persons
- Affordable rental housing/Fair housing education
- Housing for people with disabilities
- Homeowner maintenance program
- Weatherization improvements
- Rental assistance & security deposits

#### Communitywide Meeting (Longview):

- Transitional housing for homeless
- Senior Housing

- Affordable rental housing/fair housing education
- Cottage housing for appropriate groups, e.g. seniors, special needs, ethnic preference, work/live units
- Rental assistance
- Information on programs for “aging in place” (website, contacts)

Kelso:

- Affordable rental housing/fair housing education
- Senior housing
- Emergency shelters for homeless
- Down payment/closing cost assistance
- Rental assistance

According to LHA and KHA staff, many households on the public housing waiting lists have no money or not enough resources; no home; some have addictions, some are physically and emotionally damaged, some have no support systems; many have little education; and many have a terrible credit history. These needs correlate with the information above, regarding multiple needs of low income households.

**Discussion**

The Longview-Kelso community is characterized by chronic under- and unemployment due to over-reliance on a resource-based economy. This makes housing affordability an issue for a relatively larger share of households. The waiting list for housing assistance outstrips the supply of housing vouchers. The demographic data provided in the tables populated by PIC data also indicates that Hispanic and “Other” races are disproportionately underserved by public housing resources within Cowlitz County.

## **NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)**

### **Introduction:**

#### **Homeless**

- (1) Individuals and families who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- (2) Individuals and families who will imminently lose their primary nighttime residence;
- (3) Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition;
- (4) Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

#### **“At-Risk” of Homelessness:**

Cowlitz County has reassessed its homeless prevention programs and has determined that strategic targeting of resources to those considered to be at the highest risk of homelessness is necessary in order to maximize resources. These criteria include:

- Income at 30% of area median household income for singles; up to 50% of median for families with children
- A trigger crisis
- No resources or viable plan to resolve the crisis
- A reasonable expectation for a sustainable resolution

#### **Homeless Youth**

The “No Child Left Behind” Act as well as the 1987 McKinney Homeless Assistance Act require local school districts to assist homeless students and their families to meet transportation needs in order to continue attending school. School bus runs are scheduled to include stops at local homeless shelters when a student is staying there. School buses may also pick up students at designated locations when a homeless family is staying with family or friends. This latter situation is also known as “doubling up” or “couch surfing.” An annual count of homeless students is required by the McKinney-Vento Act. In addition, schools must provide any services needed by homeless students to ensure equal access to all programs and services that non-homeless students can receive. This includes special education, tutoring, and other programs.

The attached chart indicates the number of school-aged children who were homeless during the 2012-2013 school year. The number of unsheltered (21) and those staying in hotels/motels (25) mostly represents an addition to the data displayed regarding the 2013 count of homeless persons.

School District	Shelters	Doubled Up	Unsheltered	Hotels/Motels	Total
Castle Rock	0	66	12	0	78
Kalama	0	27	0	0	27
Kelso	45	158	1	4	208
Longview	31	204	1	14	250
Toutle Lake	0	32	1	0	33
Woodland	2	26	6	7	41
TOTAL	78	513	21	25	637

**Table 27 - Homeless Youth; Source: Office of Superintendent for Public Instruction, 2012-2013 Academic Yr.**

## Description of the Homeless System

### Prevention

The majority of persons seeking homelessness prevention assistance need funds to avoid eviction from their home, including securing housing either through first and last month's rent, or a security deposit. Assistance to single adults has historically been very limited in mainstream service programs as well as homeless assistance. Those who are temporarily disabled may receive a housing stipend through Housing & Essential Needs (HEN); long-term disabled persons may obtain SSI/SSDI benefits, which are typically difficult to access. The ability to pay fair market rent is most difficult for low-income, disabled persons who are most affected by the rental cost burden.

Prevention is the most cost-effective, least disruptive method of providing services for homeless families. Prevention activities can take many forms, but Cowlitz homeless rental programs target households that are most at-risk of becoming homeless. Examples of prevention activities include rental assistance, utility assistance, eviction prevention assistance and landlord/tenant mediation. Other private agencies also provide assistance with basic necessities, such as food and limited medical assistance that help people avoid homelessness.

### **Situations Preceding Homelessness**

The chart below illustrates the circumstances immediately preceding homeless by individuals and households in Cowlitz County, as indicated from the Point in Time Count. Prevention is important in reducing the incidence of homelessness. Social services and emergency interventions will remain critical to this effort.

Circumstance	Individuals
Drug and Alcohol Use	50
Job Lost	54
Temp. Living Situation Ended	19
Domestic Violence	55
Family Breakup	69

Mental illness	42
Conviction	14
Medical/Health Problems	16
Lack of Job Skills	10
Eviction	47
Discharge from Institution/Jail	7
Medical Costs	7
Primary Economic Reasons	114
Lack of Child Care	1
Language Barrier	5
Other	60
<b>TOTAL CONTRIBUTING FACTORS</b>	<b>570</b>

**Table 28 - Situations Preceding Homelessness**

### **Outreach**

Outreach is an essential part of the local homeless system. Outreach workers are often the first point-of-contact between homeless individuals and social service providers. They seek out homeless members of our community, talk to them about the type of social services they might need, and encourage them to get help. The PATH program has one full-time outreach worker funded through the Washington State Department of Social and Health Services, Mental Health Division. This worker is housed within Lower Columbia Mental Health. Love Overwhelming is another homeless service provider who provides outreach, typically to those who are chronically homeless, through the Daily Living Essentials Café, HOPE Shelter, and beginning in 2014, implementation of the Coordinated Entry & Assessment Center, which will serve as a “one-stop” location to access housing services. Lower Columbia CAP conducts outreach through the Low Barrier Housing case worker, who identifies high users of public services for permanent supportive housing.

### **Emergency Shelter**

The Emergency Support Shelter is a women’s domestic violence shelter located in Kelso which can house 36 persons. The Community House on Broadway serves single men, single women, and families and can house up to 90 at a time, not including winter overflow capacity in the lobby. Love Overwhelming has operated a barrier-free shelter over the past year at several temporary locations. They are seeking a permanent location to provide a day-time drop in center/urban rest stop, barrier free shelter, and coordinated entry and assessment into the homeless system. Severe weather shelter opens on a temporary basis and is typically operated by Mountain Ministries at Kelso Assembly of God, although this is an informal arrangement.

### **Transitional Housing**



Transitional Housing is housing with a rental subsidy combined with support services. Families or individuals usually remain in transitional housing for one to two years. Much of the Cowlitz Transitional Housing inventory has been eliminated in recent years, as the Continuum of Care/Homeless Coalition moves more towards a “housing first” approach. Longview operates nine units of transitional housing for people who have been living on the street; this housing is available in two-week increments based on program participation. Country Run Apartments in Kelso has reserved 20 units for people exiting homelessness and also assists with cost of providing case management services to this population.

### **Permanent Supportive Housing with Homelessness Criteria**

Permanent Supportive Housing (PSH) typically has no limit on length of stay. Supportive services are available on an as-needed basis, but are not mandated. The Phoenix House is funded as permanent supportive housing with 20 units for parents who are recovering from addiction. Participants who exit or “graduate” the program are eligible for a permanent Section 8 housing choice voucher through Longview Housing Authority, because the development is supported through project-based vouchers, which require assignment of a housing choice voucher upon exit. The Chinook Apartments offer 21 single-room occupancy units operated by Kelso Housing Authority under a HUD Shelter + Care grant aimed at people who are homeless and need mental health support. Longview Housing Authority also manages 25 HUD VASH vouchers for veterans to provide permanent supportive housing across a four-county area, with services provided by the Veterans Administration (VA).

### **Strategies to Eliminate Chronic Homelessness**

Cowlitz County Homeless providers are moving towards adaption of a “Housing First” approach to deal with chronic street homelessness to meet the needs of the hardest-to-serve. Lower Columbia CAP operates a 6 bed group home for chronically homeless individuals who are high utilizers of public services. Love Overwhelming operates the Daily Living Essentials Café and the HOPE Shelter which primarily serves people who are chronically homeless. An important next step is to expand the number of permanent supportive housing units available to chronically homeless persons.

### **Assessment of Gaps**

During the development of the 2011 update to the Cowlitz County Ten Year Plan, the following gaps were identified and transferred into service priorities for the Cowlitz Housing First! Coalition:

1. Gaps in Populations Served:
  - a) Chronically Homeless
  - b) People with Multiple/High Service Needs
  - c) People Exiting Institutions
  - d) Homeless Youth
2. Gaps in Services:
  - a) Landlord Incentive Program
  - b) Single Point of Entry/Assessment Tool

- c) SOAR Program
  - d) Extreme Weather Shelter
  - e) Low Barrier Housing & Services
  - f) Housing Retention Team
  - g) Life Skills Training
  - h) Urban Rest Stop
  - i) Discharge/Reentry Program
  - j) Interim Housing
3. Gaps in the Continuum of Care:
- a) Long-term Rental Assistance
  - b) Permanent Supportive Housing
  - c) Affordable Housing
  - d) Behavioral Health Services

Contracts have been issued to fill a prioritized list of projects and activities intended to fill these gaps. Since 2011, all but two activities have been funded to fill gaps in services. Partnerships with local housing authorities have been explored to identify sources of long-term rental assistance and affordable housing. These resources have been targeted to specific populations that do not reflect the un/underserved populations identified in the gaps analysis. The Affordable Care Act will help with making behavioral health services more accessible to homeless persons, but will not be adequate for high needs populations.

**Discharge Coordination Policies**

Individuals who are members of special populations receive support at discharge from institutional settings as they return to community living in Cowlitz County. The Southwest Washington Regional Support Network (RSN) provides transition to people with mental illness who are discharged from state treatment. St. John Medical Center coordinates with shelters and case managers for the discharge of persons who are homeless. The Washington Department of Corrections provides case management for ex-offenders who have earned early release and 90 days of housing assistance. The Cowlitz County Jail typically has around 35 inmates booked in as homeless at any given time. It is hoped that the Coordinated Intake Center, operational in 2014, will provide additional interim support to prevent discharge into homelessness.

Facility	Individual	Family Beds	Total Beds
Emergency Shelters			
Community House on Broadway (Longview)	80	10	90
Emergency Support Shelter (Kelso)	0	36	36
Hope Center - barrier free shelter	25	0	25
Vet Shelter	6	0	6
SUBTOTAL	111	46	157

Transitional Housing			
Country Run Apartments	0	52	52
4 the Long View	18	0	18
SUBTOTAL	18	52	70
Permanent Supportive Housing			
Phoenix House (Kelso)	0	40	40
Chinook Apartments	21	0	21
Vet VASH Vouchers	25	0	25
SUBTOTAL	46	40	86
TOTAL	175	138	313

**Table 29 - Inventory of Homeless Facilities & Housing Resources**

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	95	0
Asian	5	0
American Indian or Alaska Native	53	0
Pacific Islander	12	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2013 Point In Time Count identified 169 persons in households with children who were doubled up with friends and family and 33 homeless youth who were doubled up. This represents 46.4% of all persons who were doubled up or at risk of homelessness. Most of these households will not enter the homeless system. Prevention rental assistance will be more targeted to high-risk households most likely to become homeless, beginning in 2014.

There were 52 people in 14 households who were living in emergency shelter during the 2013 count and 90 people in 29 transitional housing units. These households likely would benefit from some level of housing assistance to help them exit the homeless system and achieve stability. This represents a total of 43 sheltered households with children in need of housing assistance. Some of these could easily be families with a veteran. There were 24 sheltered homeless veterans and 16 unsheltered homeless veterans. Most of these households are single individuals who do not meet the question criteria, but who could nevertheless benefit from housing assistance. There were also two families with eight individuals who were living out of doors, and who could benefit from housing assistance.

If the homeless households are summed together and multiplied by a factor of 2.14, which is the methodology employed by Washington State Department of Commerce to obtain a year-round estimate of need, then there are approximately 96 households with children (sheltered and unsheltered homeless) over the course of a year that would benefit from housing assistance.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Families with children comprise approximately 46.5% of the homeless population in Cowlitz County, but they represent 58.0% of the sheltered homeless, which indicates a local emphasis on sheltering and housing families. Most of the sheltered families are in transitional housing programs. In 2013, this population was 142 persons in 43 households.

Childless adults (either singles or couples) represent 53.5% of the homeless population, but represent only 42.0% of the sheltered population. In 2013 this population was 103 persons in 99 households.

About 40% of homeless adults are unsheltered and living on the streets. Singles represent the overwhelming majority of unsheltered homeless, at 89.6% (69 persons in 2013) while only 9.4% of persons in families were unsheltered (eight persons in two households). The majority of people considered at-risk of homelessness (doubled up) are also adults.

**Discussion:**

The 2010 Cowlitz Homeless Housing Needs Study identified a need for:

- 249 units of permanent supportive housing for disabled homeless persons.
- 51 units of transitional housing to serve people in addiction recovery, ex-offenders, and youth housing.
- 555 units of affordable housing.

## NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

### Introduction

#### Describe the characteristics of special needs populations in your community:

The chart below indicates the number of persons who receive publicly funded services for special needs, due to their income or life circumstance. About 8.2% of the Longview population needed behavioral health services during FY 2012, the latest data available. Kelso had a higher usage rate for behavioral health, at 11.2% of the population. Support for developmental disabilities is needed for about 1.3% of the population, for vocational rehabilitation it averages around 0.5%, while aging/senior services are provided to approximately 2% of the general population. By far the most utilized public services are economic services (about half the population of Longview and two-thirds the population of Kelso) and medical assistance (about one-third of Longview's population and 44% of Kelso's).

#### DSHS Services by Category FY 2012

##### Longview Programs: (Population: 36,580)

Alcohol & Substance Abuse: 672 clients (1.8%); \$1,457,210 dollars spent; \$2,168 per client.

Developmental Disabilities: 457 clients (1.2%); \$7,514,874 dollars spent; \$16,444 per client.

Mental Health Services: 2,332 clients (6.4%); \$7,549,441 dollars spent; \$3,237 per client.

Aging & Adult Services: 845 clients (2.3%); \$15,175,839 dollars spent; \$17,960 per client.

Vocational Rehabilitation: 177 clients (0.5%); \$337,550 dollars spent; \$1,339 per client.

Medical Assistance: 13,060 clients (35.7%)

Economic Services: 18,987 clients (51.9%); \$25,423,422 dollars spent; \$1,339 per client.

Juvenile Rehabilitation: 33 clients (0.1%); \$421,509 dollars spent; \$12,773 per client.

##### Kelso Programs: (Population: 11,810)

Alcohol & Substance Abuse: 348 clients (2.9%); \$812,473 dollars spent; \$2,335 per client.

Developmental Disabilities: 149 clients (1.3%); \$2,140,689 dollars spent; \$14,367 per client.

Mental Health Services: 985 clients (8.3%); \$4,632,895 dollars spent; \$4,703 per client.

Aging & Adult Services: 172 clients (1.5%) \$2,571,020 dollars spent; \$14,948 per client.

Vocational Rehabilitation: 78 clients (0.7%); \$137,006 dollars spent; \$1,756 per client.

Medical Assistance: 5,173 clients (43.8%)

Economic Services: 7,783 clients (65.9%); \$10,771,412 dollars spent; \$1,384 per client.

Juvenile Rehabilitation: 7 clients (0.1%); \$73,217 dollars spent; \$10,460 per client.

## **What are the housing and supportive service needs of these populations and how are these needs determined?**

DSHS conducts assessments to determine needs for the supportive services described above. During a focus group of area service and housing providers, several needs of these populations were identified and are described below.

- Vulnerable people can become targets for others.
- ADA compliance in housing units for physically disabled.
- Housing availability for registered sex offenders.
- Landlords who are willing to work with clients with bad tenant/credit histories.
- Legal issues that present barriers to housing and services.
- People with a high risk condition or dual diagnosis may not qualify for disability but are unable to work, though they have the same housing needs and fewer resources.
- Employment services for special populations that are tailored to meet their needs.

## **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

As of October 31, 2013 there were a total of 93 individuals living with HIV/AIDS in Cowlitz County. Of those, 75% are in poverty and a total of 50 residents receive services from Evergreen Wellness Advocates under Medical Case Management and 80% of those receive Food Stamps through DSHS. Five individuals are single parent households that include more than ten children. Out of the 50 residents reported by Evergreen Wellness Advocates, only eight residents are not permanently housed or homeless. In general, due to a client's health needs, they may not be able to maintain their housing, medications, and health care due to their limited income. Overall, a majority of the clients served by Evergreen were white (74%) followed by White Hispanic and More than one race (8%), and American Indian/ Alaskan Native (4%), Native Hawaiian/Pacific Islander (4%) and Asian (2%). A majority of those residents are between 45-64 years of age followed by 25-44 years. Eight new clients entered into Evergreen.

- 28 at or below the Poverty Level
- 16 were 101-200% of the Poverty Level
- 6 were 201-300% Poverty Level
- 42 stably housed with 6 receiving TBRA

## **Discussion:**

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Community meetings were held to gather ideas and identify needs.

#### Highlands:

- Emergency Shelters & Transitional Housing – Highlands
- Neighborhood-based Health Clinic – Highlands
- Archie Anderson Park – Community Center

#### Community-wide:

- Emergency Shelters and transitional housing for homeless
- Covered basketball areas
- Restrooms with showers in parks

#### Kelso:

- Emergency Shelters for homeless

#### Agency Input:

- Community House - new community space
- Youth shelter
- Emergency Shelters
- Highlands Community Center – community building
- Habitat for Humanity location in Kelso

### **How were these needs determined?**

Community meetings were held to gather ideas and identify needs. Residents were asked to brainstorm community needs, and then given a set of markers to identify their top five priorities. Those with the highest overall scores are presented. Agency input was secured during an all-day series of focus groups with area housing and service providers. They were asked for their ideas, based upon working knowledge of the population they serve.

### **Describe the jurisdiction's need for Public Improvements:**

Community meetings were held to gather ideas and identify needs.

#### Highlands:

- Street lighting throughout the neighborhood
- Sidewalk repair

#### Community-wide:

- Trails along dikes

#### Kelso:

- Crosswalk markings
- Community center – multi-purpose
- Sidewalk repairs

Agency input:

#### Longview:

- Water, sewer and sidewalk improvements along California Way and Industrial Way area



- County fairgrounds improvements (parking area) consistent with Fairgrounds Master Plan
- Parking along Civic Circle
- Downtown Longview streetscape projects - using arts as economic development tool
- Façade Improvement program
- Infrastructure for bicyclists and complete streets, citywide

Kelso:

- Sidewalks, curbs and gutters in Kelso’s residential areas
- Replacement of Kelso’s aging water and sewer infrastructure
- Roadway improvements in Kelso
- Restroom facilities in downtown Kelso
- Senior center
- Community Center/central meeting place
- Curb cutouts for accessibility
- West Kelso area improvements
- South Kelso revitalization
- Façade Improvement Program for downtown

**How were these needs determined?**

Community meetings were held to gather ideas and identify needs. Residents were asked to brainstorm community needs, and then given a set of markers to identify their top five priorities. Those with the highest overall scores are presented. Agency input was secured during an all-day series of focus groups with area housing and service providers. They were asked for their ideas, based upon working knowledge of the population they serve. Kelso city staff provided input for Kelso community development needs.

**Describe the jurisdiction’s need for Public Services:**

Highlands Community Input:

- Mental health & addiction treatment
- After-school programs
- Job training & readiness programs

Community-wide:

- Mental health & addiction treatment
- Affordable childcare
- Transportation services
- Job readiness training
- Information coordination/dissemination to those who need it

Kelso:

- Mental health & addiction treatment
- Affordable childcare
- Job training

Agency Input:

- Increased public transit
- Assistance with housing search, mediation, communication between tenant and landlords
- Case management
- Food deserts for seniors, lack of neighborhood markets and transportation to markets

- Services to assist businesses for low cost entry; i.e. farmers' markets, pop-up shops, food trucks; legal infrastructure; land use capability
- Mentoring infrastructure
- Seniors- coordination of services between senior services, meal services, Project Read computer literacy for seniors, RSVP/SCORE- marketing of services
- Money Start curriculum for Older Adults/Vulnerable Adults
- Frail elderly- Additional support/respite for caregivers
- Caregiving to persons with disabilities (mental, physical, developmental, HIV/AIDS)
- Behavioral health services (mental health and addiction)

### **How were these needs determined?**

Community meetings were held to gather ideas and identify needs. Residents were asked to brainstorm community needs, and then given a set of markers to identify their top five priorities. Those with the highest overall scores are presented. Agency input was secured during an all-day series of focus groups with area housing and service providers. They were asked for their ideas, based upon working knowledge of the population they serve.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

About two-thirds of the Longview-Kelso Consortia housing stock is constructed as single family, detached structures and one-third are structures with two or more units. Most of the rental stock is typically provided in single family units, but their tenure as owner or renter occupied may vary at any given time, as market conditions incentivize homeownership or alternative investments.

Multi-family units in buildings with five or more units comprise about one-fifth (18.4%) of the housing stock. Almost 5% of the stock exists as mobile homes, boats, RVs or vans. Less than 5% of rentals are studio apartments, while the most popular size rental unit is 2 bedrooms, comprising 47.1% of the rental stock. One-bedroom and three-bedroom units provide equal shares of the remaining stock, at about 25% for each type. The Longview-Kelso market has more studio apartments than any other market with the exception of King County. These units provide suitable housing for a reasonable price and are often utilized by low income single adults, often with some type of disability.

The Longview-Kelso housing market typically lags behind the national market. When the national real estate market crashed in 2007, the local market was still growing and prices still rising. The Cowlitz real estate “bust” reached its lowest point in late 2008/early 2009. Since that time, the rental market was incredibly tight, with vacancy rates approaching zero, as households doubled up to survive. A slow and modest economic recovery is only beginning to show in Cowlitz County, while the housing market is showing slightly stronger signs of recovery, due largely to improving unemployment, which leads to new household formation. Home sales have gradually increased and in fall of 2013 resale homes were up 22.2% from the previous year. Median resale values have gradually climbed, with overall price increases of 3.4% from the previous year. In fall of 2013 the average homebuyer had more than twice the income needed to qualify for the average-priced home (211.2%), while first time homebuyers had slightly more income than required to buy their first home (114.8%).

## MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,115	64%
1-unit, attached structure	354	2%
2-4 units	2,539	11%
5-19 units	2,482	11%
20 or more units	1,585	7%
Mobile Home, boat, RV, van, etc	1,028	5%
<b>Total</b>	<b>22,103</b>	<b>100%</b>

Table 1 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	6	0%	433	5%
1 bedroom	246	2%	2,310	25%
2 bedrooms	2,456	22%	4,355	47%
3 or more bedrooms	8,613	76%	2,140	23%
<b>Total</b>	<b>11,321</b>	<b>100%</b>	<b>9,238</b>	<b>100%</b>

Table 2 – Unit Size by Tenure

Data Source: 2006-2010 ACS

#### Longview-Kelso Rental Market Overview

According to the Washington Center for Real Estate Research at the University of Washington, there were 595 apartment units constructed in the Cowlitz market between 2000 and 2009, bringing the inventory of apartments in buildings with 5 or more units from 4,808 to 5,246. Between 2010 and 2012 there were four housing markets in the state where no growth in apartment rentals occurred. These included Cowlitz, Chelan/Douglas, Kittitas, and Skagit. Between 2012 and 2013 the Longview-Kelso market recorded a loss of 177 apartment rental units. Redevelopment has demolished almost 300 rentals since 2008, but most of these were single family detached units. Maple Terrace Apartments was demolished to make way for the construction of the Allied Health & Science building at Lower Columbia College, resulting in a loss of 62 affordable units.

Apartment markets across the U.S. experienced record vacancies ten years ago, in mid-2004. Those markets showed steady improvement for a couple of years but a wave of apartment construction led to a modest increase in rental vacancy rates. Following the crash of the real estate market in late-decade, rental vacancy rates have continued to fall, leading to a tight rental apartment market. The statewide vacancy rate was near historic lows in third quarter of 2013, at 3.9%. The improved market is due in part

to the slow economic recovery as jobs are added and people move from shared living situations to form their own households. Economic recovery in more urban parts of the state brings in-migration and more demand for rentals that result in a tighter apartment rental market.

A housing market with vacancy rates at about 5%-7% provides housing choice, while vacancies below 5% indicate a tight market that is often followed by rising rents as fewer units become available. The statewide average rent increased by 6.4% last year, showing an improved market for landlords and a more competitive market for tenants. The average apartment rent in Longview-Kelso in the fall of 2013 was \$652 for an average unit size of 788 square feet. Only the Walla Walla and Yakima markets showed a lower average rent, for similar sized units. The healthy 5.3% vacancy rate in Cowlitz was the second highest in the state, with the Kitsap market at 6.0%. It must be noted that these statistics apply to a sampling of the Cowlitz multi-family properties with at least five rental units per building in the Longview-Kelso area. Nevertheless, the rental market shows much improvement over the 2012 vacancy rate of 2.8%, when vacancy rates statewide ranged from 0.7% in Whitman to 8.1% in Kitsap.

Unit Size	2008 Average Rent	2008 Vacancy Rate	2013 Average Rent	2013 Vacancy Rate
Average Unit: L-K	\$558	1.4%	\$652	5.3%
Average Unit: WA	\$936	4.7%	\$1,052	3.9%
1 Bedroom: L-K	\$521	0.0%	\$570	5.3%
1 Bedroom: WA	\$836	4.2%	\$958	3.4%
2 Bedroom: L-K	\$581	1.6%	\$669	5.4%
2 Bedroom: WA	\$850	4.5%	\$957	4.0%
Source: Washington Apartment Market, WCRER, UW & WSU				

**Table 3 - Longview-Kelso Apartment Market Comparison- Fall 2008 & Fall 2013**

The chart above highlights the extremely tight apartment rental market for the Longview-Kelso area at the height of the real estate crash, which has since shown improvement in terms of unit availability, but an overall increase in rental rates of 9.4% for one bedroom units and 15.2% for two-bedroom units. Nevertheless, the Longview-Kelso market enjoys some of the lowest rents and healthiest vacancy rates in the state.

**2013 Rental Highlights - Longview MSA**

- 39,793**      Number of households in Cowlitz County/Longview MSA
- 13,011**     Number of renting households in Cowlitz County
- 33%**        Percent of households who are renters
- \$13.60**     “Housing Wage” needed to afford a 2-bedroom apartment paying 30% of income
- \$10.60**     Median Renter Wage (Half of all renters in Cowlitz earn less; half earn more)
- \$551**        Affordable rent for a household making Mean Renter Wage
- 57**          Number of hours worked per week at Mean Renter Wage to earn Affordable Rent
- \$23,145**    Average household income of a Cowlitz County renter

- \$579** Affordable rent for a household with Renter Median Income
- 122%** Percent of median renter income needed to afford a 2-bedroom rental
- 58%** Percent of renters in Cowlitz County who can't afford a 2-bedroom without paying more than 30% of their income

Source: Out of Reach 2013, National Low Income Housing Coalition; <http://nlihc.org/oor/2013>

### Federally Assisted Multifamily Mortgages

There has been a trend in recent years by owners of HUD-assisted multifamily developments to pre-pay mortgages near the end of term and conversion to market-based rentals. This results in displacement to households, many who resided in assisted housing for many years. A variety of funding streams originally financed construction of these developments, and there is an array of requirements associated with each. For many such developments, project-based assistance has also been available throughout the life of the facility, which has increased the affordability of these units. Conversion to market-rate rents would result in the loss of this on-going assistance.

Such a loss occurred in 1998 when Campus Towers (103 units) and Baltimore Apartments (48 units) opted out of the Section 8 program though Campus Towers does have HOME rents available. Project-based assistance to the households in these units was absorbed by Longview Housing Authority and addressed with “portable” vouchers assigned to a particular household, rather than a fixed housing unit. A loss of 12 units on 20th Avenue in Longview and 9 units on Dorothy Street occurred in 2002 when these converted to market-rate housing, though the Longview Housing Authority secured affordable rents for 12 units on 20th by providing rental housing assistance through the Mod Rehab program. During the term of the 2004-2009 Consolidated Plan, two developments with 48 units originally financed through USDA Section 515 Program with expiring affordability requirements were purchased by Longview Housing Authority. Kelso Housing Authority was able to provide 24 tenant vouchers when Tartan House affordability expired, though these follow the tenant and do not stay with the unit. An inventory of HUD and USDA assisted multifamily mortgages is provided below.

Property	Location	# of Subsidized Units	Type	Funding
<b>MORTGAGES EXPIRING BY 2014</b>				
Campus Towers*	Longview	103	Elderly	HUD
Parkland Terrace	Longview	51	Elderly/Disabled	HUD
		154		
<b>MORTGAGES EXPIRING AFTER 2014</b>				
Crescent Terrace	Longview	15	Disabled	HUD
Fremont Village	Longview	30	Elderly	HUD
Westgate Terrace	Longview	100	Elderly/ Disabled	HUD
		299		
<b>Longview Total</b>				
Riverview Apartments	Castle Rock	32	Elderly/ Disabled	USDA
Columbia River View	Kalama	16	Elderly/ Disabled	USDA
Hawthorne House	Woodland	59	Elderly/ Disabled	USDA
Tulip Valley Apts.	Woodland	38	All	USDA
<b>Cowlitz Total</b>				
		145		

**Table 4 - Federally Assisted Mortgages**

## Expiring Mortgages

Mortgages will expire on 154 units in 2014, but the situation is not as grim as it may first appear. Campus Towers, the largest development, has not participated in the Section 8 rental assistance program for several years. Longview Housing Authority issued Housing Choice Vouchers when the owner opted out of the original Section 8 program. Parkland Terrace is also financed through tax credits (see chart, next page), which extends the period of affordability until 2036.

An inventory of properties financed through the Washington State Housing Finance Commission (WSHFC) is listed below. Tax-exempt bonds and federal income tax credits extended to developers of low-income housing are issued through WSHFC on a competitive basis. Some properties may be assisted by more than one fund; older properties may be refinanced using a different funding stream to extend affordability. Since 1987, the WSHFC has financed 798 multifamily units in Cowlitz County through tax credits and/or tax-exempt bonds, with a total value of \$132 million.

The total number of expiring units in properties financed by LIHTC, bonds, USDA- and HUD-issued mortgages is estimated at 1,265 units, which will expire after 2014. At least 1,048 of these are currently reserved for low and moderate income households, and could potentially convert to market-rate housing.

Property Name	Type of Assistance	Location	Expiration Year	Number of Units	Income Restricted Units
Fire at 17th	B	Longview	unknown	44	9
Monticello Park	B	Longview	unknown	144	29
Meadowbrook Apartments	TC	Longview	2021	100	98
Cowlitz Terrace	TC	Kelso	2021	19	15
New Westside Terrace	TC	Longview	2023	60	58
Hemlock Court	TC	Longview	2023	47	46
Country Run Apartments	TC	Kelso	unknown	100	48
La Casa de San Juan Diego	TC	Woodland	unknown	51	50
Woodland II Family Housing	TC	Woodland	unknown	26	25
Parkland Terrace	TC	Longview	2036	52	51
Westgate Terrace	TC	Longview	2036	101	100
Woodland Meadows	TC	Woodland	2036	51	50
Villa San Martin	TC	Kelso	2037	26	25
TOTAL:				821	604
Source: Washington State Housing Finance Commission & HUD website online query					
KEY: Type of Assistance:	B= Bond Financing	TC= Tax Credit Financing			

**Table 5 - Affordability Provisions for Tax Credit & Bond Properties in Cowlitz County**

## Home Buyer Market Overview

Data from the Runstad Center for Real Estate Research at the University of Washington indicates a slow but steady housing market recovery is still underway since the real estate market collapse in 2008. Home re-sales are increasing in Cowlitz County, along with residential building permit activity. Median re-sale prices are still impacted from the number of foreclosures that have been in the market since 2008, but this does favorably impact housing affordability for new or move-up buyers. Lewis and Pacific counties have better first-time buyer indexes than Cowlitz, but these counties enjoy a higher affordability than most markets. Move-up buyers (HAI) find the current market especially favorable in Cowlitz, with buyers having more than twice what is needed to afford the home purchase. Only Skamania and Pacific counties enjoy higher affordability rates.

Real estate transactions have improved since the 2009 recession and as of October 2013 foreclosures have decreased 38% from the previous year. The median listing price in Cowlitz County was \$168,300 and median sales price was \$158,700. Home sales in third quarter were up 53% compared to the year prior. In Longview, home sales have increased 70% over the last year and have had a steady upward trend since recovery from the Great Recession got underway. Kelso’s foreclosure rate dropped 32% from the previous year while Longview’s foreclosure rate decreased 57% over the past year. Longview’s median sale price for September 2013 was \$150,000, up 11.9% from September 2012 and Kelso median sales price was \$141,000--up 4.4% from 2012. (Realtytrac.com)

Regionally, Cowlitz County home values are quite high in comparison to our regional neighbors. The Runstad Center for Real Estate Studies at the University of Washington provides a quarterly snapshot of the housing market, including the Housing Affordability Index (HAI) and the First-Time Home Buyers HAI. The table below provides a comparison of the snapshot data. While the full housing market study from 4th quarter of 2013 is not available, the “snapshot” of the homebuyers market is provided below.

County	Home Resales (Seasonally Adjusted Annual Rates)	Home Resales (% Change over Yr.)	Building Permits (Numbers)	Building Permits (% Change over Yr.)	Median Resale Price (Q4)	Median Resale Price (% Change over Yr.)	HAI	First Time HAI
Cowlitz	1,210	22.2%	25	25%	\$147,000	3.4%	211.2	114.8
Clark	6,480	8.7%	428	-1.6%	\$227,700	8.0%	168.4	94.7
Lewis	800	15.9%	17	-58.5%	\$128,500	-16.6%	230.7	131.4
Mason	890	12.7%	28	-3.4%	\$153,600	-2.7%	205.8	98.2
Pacific	380	26.7%	28	-3.4%	\$153,600	-2.7%	205.8	98.2
Skagit	2,060	30.4%	60	9.1%	\$234,800	7.4%	147.4	76.8
Skamania	280	86.7%	4	-50%	\$180,000	-10.0%	213.0	106.0
Wahkiakum	110	-31.1%	--	--	\$155,000	19.2%	188.6	89.1
Washington	91,340	9.2%	6,956	16.8%	\$256,300	6.0%	149.4	83.5
Source: Runstad Center for real Estate Studies, UW								

**Table 6 - Housing Market Snapshot Fourth Quarter 2013**

**Notes:**

- Home Resale are Runstad Center estimates based on MLS reports or deed recording.



- Building permits (total) are from U. Department of Commerce, Bureau of the Census.
- Median prices are Runstad Center estimates. Half the homes sold at higher prices, half lower.
- Affordability index measures the ability of a typical family to make payments on median price resale home. It assumes 20% down payment and 30-year amortizing mortgage. First-time buyer affordability index assumes a less expensive home, lower down payment and lower income.

A comparison of the homebuyer market for each year since the Great Recession is provided in the table below. It appears that 3rd quarter of 2012 may have been the bottom of the housing bust in Cowlitz County. Median resale price will continue to increase as more foreclosures are purchased and work their way out of the market.

County	2008 Q3	2009 Q3	2010 Q3	2011 Q3	2012 Q3	2013 Q3	% Change, 2008-2013
Cowlitz	\$194,200	\$164,900	\$158,500	\$145,000	\$140,800	\$161,400	-16.9%
Clark	\$243,300	\$219,000	\$213,200	\$189,800	\$203,000	\$238,600	-1.9%
Lewis	\$175,000	\$163,300	\$164,900	\$141,100	\$142,900	\$146,800	-16.1%
Mason	\$190,000	\$175,000	\$185,500	\$142,000	\$167,700	\$168,100	-11.5%
Washington	\$281,500	\$260,000	\$248,900	\$225,300	\$243,100	\$263,400	-6.4%
Source: WCRER, WSU, UW							

**Table 7 - Longview-Kelso MSA Housing Market Median Resale Home Price**

	HAI 2008 Q3	HAI 2009 Q3	HAI 2010 Q3	HAI 2011 Q3	HAI 2012 Q3	HAI 2013 Q3
Cowlitz	115.5	154.1	182.1	203.4	236.1	191.0
Clark	114.0	146.6	165.4	191.5	202.3	159.6
Lewis	122.4	149.9	160.9	198.0	222.5	200.6
Mason	122.5	154.7	155.7	210.8	201.9	186.8
Washington	96.9	122.8	140.2	160.7	168.7	144.4
Source: WCRER, WSU & UW						

**Table 8 - Longview-Kelso MSA Housing Market- Move Up Buyer- Housing Affordability Index**

	HAI 2008 Q3	HAI 2009 Q3	HAI 2010 Q3	HAI 2011 Q3	HAI 2012 Q3	HAI 2013 Q3
Cowlitz	69.2	92.2	102.7	114.5	120.6	191.0
Clark	69.3	89.0	92.0	104.3	109.8	89.4
Lewis	73.5	90.0	90.9	108.5	115.4	200.6
Mason	75.5	95.3	86.6	114.9	120.6	91.3
Washington	56.9	72.0	79.1	87.4	96.6	80.6
Source: WCRER, WSU, UW						

**Table 9 - Longview- Kelso MSA Housing Market First-Time Buyer- Housing Affordability Index**

## Housing Affordability Index

Affordability Index measures the ability of a typical family to make payments on median price resale home; assumes a 20% down payment and a 30-year amortizing mortgage. First-time buyer affordability index assumes a less expensive home, lower down payment and lower income.

Another area of interest is the share of affordable homes for sale on the market. It is clear from the table below that there is a healthy supply of homes under \$250,000 available for purchase in Cowlitz County, though the inventory is more backlogged in neighboring Lewis and Skamania counties. Other more urban counties, such as Thurston or Clark, have a very short supply of lower-cost housing for sale.

### **Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The vast majority of assisted housing units are federal housing vouchers as described in the Needs Analysis Section 35- Public Housing. At least 75% of these resources identified in NA-35 Table 18 Public Housing by Program Type, are targeted to people earning 30% or less of the Household Area Median Family Income. Slightly less than half (49.1%) of vouchers and units are targeted to non-elderly persons with a disability. There are 100 public housing units equally targeted to families with children and elderly/disabled households.

Federally guaranteed or subsidized mortgages for multifamily properties are typically targeted to elderly or disabled persons. There is a set-aside or reservation for low and moderate income households for a specified percentage of the units financed. These units currently house 1,048 low and moderate income households, which could convert to market-rate rents following expiration of financing obligations. One property (The Stratford) was renovated with state housing trust funds for 21 units housing formerly homeless veterans. The Phoenix House offers 20 units for parents recovering from addiction, and utilized a combination of federal and state housing dollars when completed in 2009.

### **Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Mortgages will expire on 154 units in 2014, but the situation is not as grim as it may first appear. Campus Towers, the largest development, has not participated in the Section 8 rental assistance program for several years. Longview Housing Authority issued Housing Choice Vouchers when the owner opted out of the original Section 8 program. Parkland Terrace is also financed through tax credits (see chart, next page), which extends the period of affordability until 2036. Other properties are not expected to expire during the term of this Consolidated Plan.

Additional units may be lost through redevelopment. Between 2008 and 2011, Longview-Kelso lost 266 housing units due to redevelopment. This trend may continue as recovery from the Great Recession progresses. Mobile home parks on arterials throughout Longview and Kelso are at particular risk of conversion to other uses.

### **Does the availability of housing units meet the needs of the population?**

There is a shortage of available housing units affordable to households at the 0-30% HAMFI income bracket. The number of renter households in the 0-30% bracket in the Longview-Kelso Consortium is **2,415**, while the available number of units priced in this range is only **515**, indicating a **shortage of 1,900**. Some of these households afford their rent through the Section 8 Housing Choice Vouchers and other public housing resources aimed at those in this lowest income bracket. There are **1,815** renting households in the next highest bracket (30-50% HAMFI) and **2,320** units available at an affordable rent.

This represents a **surplus of 505** units. The market begins to breathe even easier once the 50-80% AMI income bracket is reached. There are **2,075** renter households within this income category across the Longview-Kelso Consortium, with **6,705** units affordable to that income bracket, indicating a **surplus of 4,630** units. When combined with the shortages of the lowest income bracket, there is a **net “surplus” of 3,235** units. Because households typically attempt to maximize their housing dollars and look for rentals in a lower price range than what may be established as “affordable,” those at the lower end of the income spectrum are displaced from these units by the demand, which forces them to pay a higher proportion of income for housing expenses, even though these are modestly priced units affordable to households in the 50-80% income bracket. This cost difference is what housing vouchers are intended to assist with and why 75% of housing choice vouchers are required by HUD to be targeted to those in the 0-30% HAMFI income bracket. ***Even if these subsidies were perfectly matched with the 1900 extremely low income households who experience a shortage of affordable units, there would remain at least 791 households who are paying more than a third of their income on housing, without any type of subsidy.***

We can tell from CHAS data that 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. If these vouchers were assigned to that group of households—who are paying more than half their income for housing—there would remain a gap of 1,141 households. Overpaying for housing is a risk factor for homelessness.

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.

### **Describe the need for specific types of housing:**

A series of three community input meetings held in February 2014 identified several housing needs that are recurring themes across neighborhoods. These include:

- Emergency shelter & transitional housing for homeless persons
- Affordable rental housing
- Housing for people with disabilities
- Senior Housing
- Cottage housing for appropriate groups, e.g. seniors, special needs populations, housing to meet ethnic preferences, or for use as work/live units
- Homeowner programs that assist with purchase, maintenance and weatherization

By far the overwhelming message from community meetings was that affordable rentals are difficult to find, creating hardship on these very low income families. Affordable housing for low income seniors and those with disabilities was also a high priority. Programs to assist low income homeowners with maintaining structural soundness and reasonable energy costs have been identified as a priority.

The CHAS data shows that, across the Longview-Kelso Consortium, substandard housing impacts renters at the “middle” bands of low income (30-80% AMI), which are the households with the greatest share of young children as well as elderly members. This is also where severe overcrowding predominates.

Substandard housing also disproportionately impacts the lowest income bracket for homeowners (0-30% AMI). Severe overcrowding is worst among renters in the 50-80% AMI bracket. Affordability is the hardest challenge for renters and owners in the lowest income bracket (0-30% AMI). These were also the only groups showing zero or negative income. The most severe affordability challenges affect elderly homeowners and “small related” and “other” (unrelated) renter households within the lowest income bracket (0-30%).

In Longview, the most severe cost burden among homeowners is found in the two lowest brackets, at 0-50% AMI, while for renters, the greatest burden falls more narrowly on those at the bottom, in the 0-30% AMI bracket. In Kelso, the most severe cost burdens fall on both owners and renters at the 0-30% income brackets. Kelso has a higher proportion of struggling low income homeowners (one-third of all homeowners), while Longview’s share is 25%. Longview has a greater share of struggling renters (58% of all renters), while Kelso’s share is 40%, substantially lower.

## **Discussion**

The housing market is in a constant state of flux. This “snapshot” analysis indicates that there are sufficient numbers of modestly priced housing units, but a dearth of units available to those at the lowest income levels, and a “mismatch” of affordable units with the households who need them most. Rents in Kelso during the year 2000 averaged \$507 and increased to \$688 by 2010, representing a 73.7% increase over the last decade. Rents in Longview have also increased dramatically over the last decade from \$511 in 2000 to \$665 in 2010, a 77% increase. Simply offering an increased number of vouchers in a tight housing market can have the negative effect of pushing up demand which pushes rents even higher for those without the subsidy. Given the relative mobility within the current rental market in Longview-Kelso, a combined approach of increasing the number of subsidized units and increasing the number of households with subsidy would help renters who are severely cost-burdened. Over the long term, purchase of existing properties and restricting at least a percentage of units to households at the lowest income bracket would have a beneficial impact on housing costs without increasing pressure on rents, and would be more cost effective over the long run, than renewing subsidies for households each year. For instance, a housing subsidy of \$6,000 per household per year looks attractive compared to \$60,000 per unit to purchase and restrict an affordable unit, but in 10 years that unit is paid for and remains in the housing stock. There are many apartment complexes currently on the market beginning at about \$45,000 per unit.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction:

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 10 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,485	37.7%
\$500-999	5,172	56.0%
\$1,000-1,499	277	3.0%
\$1,500-1,999	118	1.3%
\$2,000 or more	186	2.0%
<b>Total</b>	<b>9,238</b>	<b>100.0%</b>

Table 11 - Rent Paid

Data Source: 2006-2010 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	515	No Data
50% HAMFI	2,320	465
80% HAMFI	6,075	1,679
100% HAMFI	No Data	2,947
<b>Total</b>	<b>8,910</b>	<b>5,091</b>

Table 12 – Housing Affordability

Data Source: 2006-2010 CHAS

	Owner	Renter	Total
Household Income < 30% HAMFI	360	1,790	2,150
Household Income >30% to <50% HAMFI	530	1,445	1,975
Household Income >50% to <80% HAMFI	1,105	1,605	2,710
Household Income >80% to <100% HAMFI	850	600	1,450
Household Income >100% HAMFI	5,870	1,330	7,200
Total	8,715	6,775	15,485

Table 13 - Income Distribution Overview- Longview; Source: 2006-2010 CHAS Data

	Owner	Renter	Total
Household Income <30% HAMFI	205	625	830
Household Income >30% to <50% HAMFI	360	370	730
Household Income >50% to <80% HAMFI	445	470	915

Household Income >80% to <100% HAMFI	310	260	570
Household Income >100% HAMFI	1,285	735	2,020
Total	2,610	2,465	5,075

**Table 14 - Income Distribution Overview- Kelso; Source: 2006-2010 CHAS Data**

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	441	575	707	1,042	1,252
High HOME Rent	467	593	707	965	1,056
Low HOME Rent	467	554	665	768	857

**Table 15 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

There is sufficient housing for households at all income levels, but there is not a sufficient number of units that are affordable to people who are at 0-30% HAMFI. Given the availability of units it would seem that increasing the number of household subsidies or increasing the number of properties with some units restricted to very low income households would be avenues worth consideration. Over the long run, increasing the supply of income-restricted households may be a more cost-effective approach.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Home prices are predicted to continue their slow rise for some time, but it is likely they will not reach their peak prior to the Great Recession and real estate market meltdown. The recovery of the homeowner market and the affordability of home purchases in Cowlitz County should take some pressure off of the rental market, with households returning to homeowners or first-time homebuyers coming into the market. This development will likely translate into weaker rental markets, and lowered rents may follow. Despite these developments, it is likely that a significant number of households in the 0-30% HAMFI will continue to struggle with housing costs and will continue to have unmet needs. While some proportion of these households may have upward mobility over time, many do not, due to age or disability. The need to address this income group will continue to exist.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME/Fair Market Rent schedules are higher than actual area median rents, with the exception of efficiency apartments. Higher rents may make it attractive for property owners to participate in a rental rehabilitation program with the expectation that rents may increase following the renovation. This will also have the effect of helping to preserve existing housing stock rather than investing in new housing within a soft market, in "greenfields" (an area not previously developed that is located on the outskirts of town creating more urban sprawl). This supports redevelopment efforts as well, offering higher returns to support the investment. These conclusions relate to the apartment market for rental housing, not the entire rental housing market in the Longview-Kelso MSA. The majority of the rental housing stock in our community is in the form of detached single family homes, which rent for substantially more

than the typical apartment unit. HOME/Fair Market Rents do not reflect this market reality, and may damper the incentive for renovation of the housing stock for this segment of the rental market.

**Discussion:**

## MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

### Introduction

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,064	27%	4,886	53%
With two selected Conditions	58	1%	278	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	25	0%
No selected Conditions	8,199	72%	4,049	44%
<b>Total</b>	<b>11,321</b>	<b>100%</b>	<b>9,238</b>	<b>100%</b>

Table 16 - Condition of Units

Data Source: 2006-2010 ACS

	Owner	Renter	Total
Households has 1 of 4 Housing Problems	880	1,075	1,955
Households has none of 4 Housing Problems	1,730	1,325	3,055
Cost Burden no available	0	65	65
Total	2,610	2,465	5,075

Table 17 - Housing Problems Overview- Kelso; Source 2006-2010 CHAS Data

	Owner	Renter	Total
Households has 1 of 4 Housing Problems	2,240	4,115	6,355
Households has none of 4 Housing Problems	6,385	2,600	8,985
Cost Burden no available	85	60	145
Total	8,715	6,775	15,485

Table 18 - Housing Problems Overview- Longview; Source: 2006-2010 CHAS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	629	6%	514	6%
1980-1999	1,941	17%	1,169	13%
1950-1979	5,176	46%	4,830	52%
Before 1950	3,575	32%	2,725	30%
<b>Total</b>	<b>11,321</b>	<b>101%</b>	<b>9,238</b>	<b>101%</b>

Table 19 – Year Unit Built

Data Source: 2006-2010 CHAS



**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,751	77%	7,555	82%
Housing Units build before 1980 with children present	370	3%	5,915	64%

**Table 20 – Risk of Lead-Based Paint**

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 21 - Vacant Units**

Data Source: 2005-2009 CHAS

**Note:**

Data not available for Longview-Kelso Consortia Region

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

There are extensive needs for housing rehabilitation for both owner-occupied and rental units. Almost 80% of the housing stock in the Longview-Kelso area was built before 1980. Almost one-third of the stock was constructed before 1950. Lead-based paint risks are more pronounced in downtown Longview, the central core of Longview and Kelso where homes are oldest. Downtown Longview and the Highlands are the highest risk areas for Longview, while West Main and North/South Kelso are likely to present lead-based paint abatement needs during housing renovations.

Neighborhood input repeatedly emphasized the need for housing repairs, especially for low income homeowners who have deferred maintenance and need weatherization help to hold down energy costs.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

Lead-based paint hazards are more predominant in Longview within Census Tracts 1.00 (Downtown), 3.00 (Tennant Way), 5.02 (Highlands) and 6.01 (Olympic). There are approximately 2,650 housing units within these tracts, with an estimated population of 9,862 persons. Kelso has higher lead-based paint risk in census tracts 10.00 (West Main) and 11.00 (North & South Kelso), with a combined unit count of 2,519 and an estimated population of 6,737 persons. These estimates are based solely on age of housing units rather than any empirical testing.

**Discussion**

The CHAS data reveals that there are at least 303 rental housing units in the Longview-Kelso consortium with multiple housing problems. This means that, exclusive of cost burden, there are over 300 housing units that are overcrowded or substandard being used for rental units. The CHAS data also identified 58 owner-occupied units that are similarly impacted by either overcrowding or substandard conditions. The CHAS data also highlights the presence of 170 renter households (2.4%) with an income at or below 80% of Area Median Income (AMI) that lack complete plumbing or kitchen facilities and another 235 households (3.3%) with overcrowded units, with a concentration of overcrowding found within the 30-50% HAMFI income bracket. Most of the overcrowded households are single family households. Severe overcrowding is only identified for 40 renting households in the 50-80% income bracket.

Only 1.0% of homeowners have substandard units (40 households) and less than one percent (30 owner households) are overcrowded, with all of these occurring within the 50-80% income band. Neighborhood input has emphasized the need for homeowner rehabilitation assistance and general upkeep of neighborhood housing.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction:

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	33	100	1,616	69	1,547	35	0	3,423
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 22 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are only 100 units of public housing within a community of more than 100,000 persons, or one unit for every 1,000 persons. These units are owned and operated by Kelso Housing Authority, with 50 units available for elderly households and another 50 units reserved for families. Though Longview Housing Authority is a significantly larger operation, it owns no public housing units. They are a Section 8 Voucher housing authority. Longview Housing Authority does own some Mod-Rehab units (33) which are targeted to either elderly or disabled persons.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 23 - Public Housing Condition

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Kelso Housing Authority has 50 units of public housing for elderly households and another 50 units reserved for families. These units have received regular, on-going renovations and updates with capital improvement funds provided by the formula for HUD. However, as is the case with most public housing authorities across the nation, there is a backlog of unaddressed capital needs.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

#### **Discussion:**

Local housing authorities focus on maintaining self-sufficiency of the household as the key to improving the living environment for families residing in public housing. They also promote opportunities to move towards homeownership in order to help the household build wealth over the long term. Programs oriented towards these objectives include:

1. Section 8 Homeownership Program
2. Family Self-Sufficiency Program (LHA and KHA)

# MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

## Introduction

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 24 - Facilities Targeted to Homeless Persons

Data Source Comments:

Facility	Individual	Family Beds	Total Beds
Emergency Shelters			
Community House on Broadway (Longview)	80	10	90
Emergency Support Shelter (Kelso)	0	36	36
HOPE Shelter (barrier-free)	25	0	25
Veterans Shelter	6	0	6
Subtotal	111	46	157
Transitional Housing			
Country Run Apartments	0	52	52
4 the Long View	18	0	18
Subtotal	18	52	70

Permanent Supportive Housing			
Phoenix House (Kelso)	0	40	40
Chinook Apartments	21	0	21
VASH Vouchers for Veterans	25	0	25
Subtotal	46	40	86
TOTAL	175	138	313

**Table 25 - Inventory of Homeless Facilities & Housing Resources**

### **Service List for Chronically Homeless and Families with Children**

Listed below are facilities and services funded locally to assist homeless persons and families with securing housing and stability. These are listed by the special population types stated in the question.

#### Chronically Homeless Persons

- Coordinated Entry & Assessment (access to homeless services that are “best fit”)
- Daily Living Essentials Café (day drop-in center)
- HOPE Shelter (barrier-free shelter)
- Community House on Broadway (limited chronic homeless eligibility)
- 33rd Avenue Housing (low barrier, permanent supportive housing)
- 4 the Long View (transitional housing)
- Chinook Apartments (homeless with chronic mental illness)
- Landlord Incentive Program (landlord liaison, Rent Well classes, damage deposit)
- Rapid Rehousing (rental assistance)
- Housing Retention Team (case management)
- SOAR (income for qualified disabled persons)
- PATH (outreach and access to mental health services)

#### Families with Children

- Coordinated Entry & Assessment (access to homeless services that are “best fit”)
- Daily Living Essentials Café (day drop-in center)
- Community House on Broadway (general shelter serving singles and families)
- Emergency Support Shelter (domestic violence shelter for women and children)
- Landlord Incentive Program (landlord liaison, Rent Well classes, damage deposit)

- Homeless Prevention & Rapid Rehousing (rental assistance)
- Local HOME Tenant-Based Rental Assistance
- Housing Retention Team (case management)
- SOAR (income for qualified disabled persons)
- Life Skills Training
- Phoenix House (Permanent Supportive Housing for parents recovering from addiction)
- Lilac Place (Permanent housing for homeless/families/domestic violence survivors)
- PATH (outreach and access to mental health services)

### **Service List for Veterans and Unaccompanied Youth**

#### Veterans and Vet Families

- Veterans Emergency Shelter
- Stratford Arms Apartments (permanent housing for veterans and their families)
- VASH vouchers for permanent supportive housing & VA case management
- Veterans Per Diem Case Management
- Veterans Tenant-Based Rental Assistance
- Veterans Relief Fund (financial aid)
- Coordinated Entry & Assessment (access to homeless services that are “best fit”)
- Daily Living Essentials Café (day drop-in center)
- Community House on Broadway (general shelter serving singles and families)
- Emergency Support Shelter (domestic violence shelter for women and children)
- Landlord Incentive Program (landlord liaison, Rent Well classes, damage deposit)
- Homeless Prevention & Rapid Rehousing (rental assistance)
- Housing Retention Team (case management)
- SOAR (income for qualified disabled persons)
- Life Skills Training
- Phoenix House (Permanent Supportive Housing for parents recovering from addiction)
- Lilac Place (Permanent housing for homeless/families/domestic violence survivors)
- PATH (outreach and access to mental health services)

#### Unaccompanied Youth

- Coordinated Entry & Assessment (access to homeless services that are “best fit”)

- Daily Living Essentials Café (day drop-in center)
- Community House on Broadway (general shelter serving singles, families and some unaccompanied youth)
- Emergency Support Shelter (domestic violence shelter for women and children)
- Life Skills Training
- PATH (outreach and access to mental health services)



**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

An inventory of services available to assist persons who are homeless to move towards better health and self-sufficiency are outlined in the following chart. These services can be accessed by individuals, or through “warm handoffs from a case manager.” The new Housing Retention Teams and the Rental Assistance case manager are intended to complement the availability of these services. The new Ending Family Homelessness initiative funded by Washington State and implemented through the local homeless coalition has resulted in new partnerships with social service and employment providers, as well as a more intensive, “wrap-around” case management approach for homeless service providers.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Information is listed above. A complete directory of Cowlitz County Mainstream Services is available but due to size limitation, the directory will be made available in paper version only.

## MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

### Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Program	Number of Clients Served	Usage Rate (% of Residents)	Dollars Spent	Per Client
Alcohol & Substance Abuse	672	1.8%	\$1,457,210	\$2,168
Developmental Disabilities	457	1.2%	\$7,514,874	\$16,444
Mental Health Services	2,332	6.4%	\$7,549,441	\$3,237
Aging & Adult Services	845	2.3%	\$15,175,839	\$17,960
Vocational Rehabilitation	177	0.5%	\$337,550	\$1,907
Medical Assistance	13,060	35.7%		
Economic Services	18,987	51.9%	\$25,423,422	\$1,339
Juvenile Rehabilitation	33	0.1%	\$421,509	\$12,773
Population: 36,580				

**Table 26 - DSHS Services By Category FY 2012- Longview**

Program	Number of Clients Served	Usage Rate (% of Residents)	Dollars Spent	Per Client
Alcohol & Substance Abuse	348	2.9%	\$812,473	\$2,335
Developmental Disabilities	149	1.3%	\$2,140,689	\$14,367
Mental Health Services	985	8.3%	\$4,632,895	\$4,703
Aging & Adult Services	172	1.5%	\$2,571,020	\$14,948
Vocational Rehabilitation	78	0.7%	\$137,006	\$1,756
Medical Assistance	5,173	43.8%		
Economic Services	7,783	65.9%	\$10,771,412	\$1,384
Juvenile Rehabilitation	7	0.1%	\$73,217	\$10,460
Population: 11,810				

**Table 27 - DSHS Services by Category FY 2012- Kelso**

Many of these services are provided on an out-patient basis or office setting; some may be in-home services. It is unknown how many of those receiving these publicly needed services also are in need of specialized housing. Housing units targeted to meet the needs of this population, should their situation

result in homelessness or a need to leave housing for intensive treatment, are outlined on the following chart.

<b>Facility/Population (Location)</b>	<b>Individuals</b>	<b>Families</b>	<b>Total Beds</b>
Physically Disabled			
Kelso Housing Authority- Public Housing	4	--	4
Tartan House	25	--	25
Country Run Apartments	20	--	20
LHA Vouchers- non-elderly, disabled (NEDs)	373	--	373
Westgate Terrace	10	--	10
Fremont Village	3	--	3
Monticello Park	22	--	22
Parkland Terrace	11	--	11
Subtotal	468	--	468
Safe & Sober Housing			
Oxford Houses (LV/Kelso)	52	25	77
PPW Housing (LV)	0	32	132
Faithful Servants	10	--	10
Subtotal	62	57	119

**Table 28 - Inventory of Special Needs Facilities- Physically Disabled and Safe & Sober Housing**

<b>Facility/Population (Location)</b>	<b>Individuals</b>	<b>Families</b>	<b>Total Beds</b>
Columbia Apartments (Kelso)	29	0	29
Crescent Terrace (LV)	15	0	15
Lower Cola. Mental Health Group Homes (3)	11	0	11
Subtotal	55	0	55
Developmentally Disabled Housing			
Our House (LV)	5	0	5
Life Works Children's Homes (LV)	15	0	15
Life Works Licensed Group Homes (LV/Kelso)	9	0	9
Supportive Living Rental Units (LV/Kelso)	81	0	81
Another Option Licensed Group Home (LV)	6	0	6
Subtotal	116	0	116

**Table 29 - Inventory of Special Needs Facilities- Mental Health and Developmentally Disabled Housing**

<b>Facility/ Population (Location)</b>	<b>Individuals</b>	<b>Families</b>	<b>Total Beds</b>
Domestic Violence			
Lilac Place (coming online 2014)	0	114	114
Subtotal	0	114	114
Permanent Supportive Housing (Previously Homeless)			
Chinook Apartments (Kelso)	21	--	21
Phoenix House (Kelso)	--	40	40
Vet VASH Vouchers	25	0	25
Subtotal	46	40	86

**Table 30 - Inventory of Special Needs Facilities- Domestic Violence and Permanent Supportive Housing**

**Community Hospitals and Western State Hospital**

Community Hospitals and Western State Hospital

The St. John Medical Center and community mental health agencies have on-staff social workers/discharge planners. Community hospitals which are located outside of Cowlitz County also have social workers/discharge planners who work with community agencies to ensure successful discharges to community living.

The Southwest Regional Support Network (SWRSN) and its provider agencies work with psychiatric inpatient wards of community hospitals and with Western State Hospital to assure that each person with a mental or emotional impairment who is discharged from these facilities has resources and housing which are appropriate to support tenure in the community.

Western State Hospital has two programs which endeavor to assure that patients who are discharged have appropriate resources available to them. Patient Financial Services (PFS) secures access to public entitlements such as Supplemental Security Income (SSI) and Medicaid/Title 19 so that each patient is provided with income and medical benefits upon discharge. Each ward has staff social workers who work with community mental health liaisons to secure appropriate housing and supports in the community. Housing includes licensed Adult Family Homes, mental health agency supported apartments, or independent housing in the community. Follow-up mental health care in the community is provided by mental health agencies and by Medicaid Personal Care. Medical services are often arranged through Family Health Center.

### **Cowlitz County Jail and Corrections**

#### Cowlitz County Jail

Cowlitz County Jail has an in-house population of approximately 300 inmates. Release packets include resource referrals as well as housing information, available medical providers and other information to assure a safe return to the community. The overall goal is to create release plans for inmates directly linked to housing, food, benefits, employment, education and treatment, with the plans individualized to meet the specific needs of each inmate. There is one staff person assigned to release planning for the jail. The jail releases approximately 7,500 persons per year. There were approximately 35 persons in the local jail who were booked as transients at the time of the 2009 Point In Time count.

#### Cowlitz County Youth Services

The Cowlitz County Youth Services Center houses up to 30 adolescent inmates at a time. One month prior to the release of a juvenile from a JRA facility, an application is made by the institutional coordinator to initiate medical coverage from the DSHS Community Service Office (CSO). A discharge assessment is completed which reviews family and community support. The institutional coordinator may seek appropriate placement options for the youth if returning to the family is not a viable option. If the youth is in need of mental health services, a referral packet is sent to the community mental health agency to schedule an intake as soon as the youth returns to the community.

#### Washington Department of Corrections

Persons can be discharged directly from Washington State Corrections facilities to Cowlitz County upon completion of their prison sentence or they can be sentenced directly to community supervision or from local jail facilities. Community supervision requires the individual to check in regularly with a Department of Corrections officer to assure community safety. Persons who have completed a full prison sentence may or may not be supervised by the Department of Corrections after release to the community.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Individuals who are members of special populations receive support at discharge from institutional settings as they return to community living in Cowlitz County. Specific information is described above pertaining to the Community Hospitals, Western State Hospital, Cowlitz County Jail and Corrections and Cowlitz County Youth Services.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment.**

**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** – Development of affordable housing requires minimizing fixed costs, such as property acquisition. The most affordable sites are not typically located in the most densely populated 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** – 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.

**4. “Not in my back yard” (NIMBY) sentiments** - Many communities promote development restrictions that result in exclusionary zoning practices, imposing “gold-plated” subdivision standards, or adding more delays in the permitting process. Codes that support mixed uses and higher densities are often unpopular with those who would like to raise the bar “to protect their property value.” There is a bias against multifamily housing, which is more cost-efficient to produce, and that runs counter to the preference for single family detached housing in typical suburban style. The NIMBY syndrome also affects activities directed to the homeless that serve as a gateway to housing.

**5. Urban barriers** - Building codes, rehabilitation codes, and infill development can present lengthy and burdensome processes that create serious impediments to affordable housing preservation and development. Obsolete codes and excessive renovation requirements can significantly increase cost. Difficulties in assembling infill parcels in a timely manner can make some projects financially infeasible. The cities of Longview and Kelso have adopted the International Building Code and Maintenance Code, which are helpful in providing predictability and reasonableness in preservation and development activities.

**6. Infrastructure Requirements** - Requirements, for sidewalks, curb and gutter, and on-site, parking can impact the ability to deliver affordable housing. While these amenities are desirable, there is a need for some flexibility in reducing fixed costs for affordable housing developers. Flexible parking requirements or waivers of standard parking set-asides may help development to “pencil out” and fit a more urban, “walkable” life style and active living, if there is a good mix of land uses conveniently located to support residential areas.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	494	234	4	1	-3
Arts, Entertainment, Accommodations	1,602	1,720	12	10	-2
Construction	767	1,335	6	8	2
Education and Health Care Services	2,474	4,855	18	29	11
Finance, Insurance, and Real Estate	614	993	4	6	2
Information	211	303	2	2	0
Manufacturing	2,104	2,034	15	12	-3
Other Services	944	988	7	6	-1
Professional, Scientific, Management Services	572	503	4	3	-1
Public Administration	456	234	3	1	-2
Retail Trade	2,224	2,464	16	15	-1
Transportation and Warehousing	560	432	4	3	-1
Wholesale Trade	751	767	5	5	0
Total	13,773	16,862	--	--	--

**Table 31 - Business Activity**

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	17,238
Civilian Employed Population 16 years and over	15,214
Unemployment Rate	11.74
Unemployment Rate for Ages 16-24	32.74
Unemployment Rate for Ages 25-65	7.49

**Table 32 - Labor Force**

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	2,808
Farming, fisheries and forestry occupations	709
Service	1,995
Sales and office	2,305
Construction, extraction, maintenance and repair	1,391
Production, transportation and material moving	893

**Table 33 – Occupations by Sector**

Data Source: 2006-2010 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,494	80%
30-59 Minutes	1,901	13%
60 or More Minutes	912	6%
<b>Total</b>	<b>14,307</b>	<b>100%</b>

**Table 34 - Travel Time**

Data Source: 2006-2010 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	994	344	894
High school graduate (includes equivalency)	3,051	476	1,482
Some college or Associate's degree	5,855	427	1,968
Bachelor's degree or higher	2,703	166	488

**Table 35 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	60	143	289	199	397
9th to 12th grade, no diploma	633	440	469	692	912



	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	1,005	1,096	1,101	2,812	2,137
Some college, no degree	1,124	1,683	1,214	3,142	1,460
Associate's degree	151	353	514	1,344	313
Bachelor's degree	60	576	553	1,172	490
Graduate or professional degree	0	133	150	783	293

**Table 36 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,842
High school graduate (includes equivalency)	30,516
Some college or Associate's degree	30,774
Bachelor's degree	42,382
Graduate or professional degree	61,569

**Table 37 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The main sectors of business include natural resource production, health services, government and education. The top ten employers for Cowlitz County are within the Kelso-Longview MSA and account for over 8,000 local jobs. The Cowlitz-Wahkiakum Council of Governments (CWCOG) provides an annual report of the Top Employers of the region. Currently, Peace Health St. John Medical Center, Weyerhaeuser and Longview Fibre (now Kapstone) lead the list of employers that also includes several local governmental jurisdictions. Investments in workforce training typically are focused on these top industries within natural resource production and health care.

**Describe the workforce and infrastructure needs of the business community:**

Local businesses often complain that the current workforce lacks “job readiness,” good work habits and soft skills. Behavioral health issues are a common complaint among employers, with prevalence of drug use topping the list. When businesses need to fill a high-skill or management position they often turn out-of-area to fill those. Local schools are working to expand STEM education to increase the local workforce skills in the areas of science, technology, engineering and math.

Infrastructure needs expressed by business include an improved local street system, improvements to freight mobility that would link interstate, rail and deep-water port access with an improved SR 432 corridor, which is a T-1/R-1/W-1 freight corridor of national significance.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Lower Columbia College is targeting training programs in consultation with employers in order to provide training in high demand fields that will provide immediate employment or advancement of current employees. LCC has expanded their degree programs to include four Bachelor Programs as well as a Nursing program. LCC along with the Southwest Washington Workforce Development Council (SWEDC) will require substantial investments in workforce training to move from a blue-collar workforce to a more technologically advanced workforce within the manufacturing sector, which is the region's primary industrial cluster. SWWDC has completed the 2014-2017 Action Plan which outlined the need to improve STEM (science, technology, engineering and math) education and training, develop additional internships and apprenticeship programs within the trades and increase the number of employers providing skill development experiences to educators, youth and job candidates to meet the skills gap concern.

Infrastructure planning and investment is key to the area's economic opportunities that include expanding highway and rail access along the SR 432 corridor and improving access to industrial areas in each of the cities. There will be need for substantial investments in transportation in both Kelso and Longview, including the SR 432 project, Southwest Washington Airport, and local road improvements to connect people and employment.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

High school and two-year certificate programs are suitable for many of the service and retail sectors and other lower-skilled jobs available in our jurisdiction. Educational attainment of our general population isn't adequate to meet the need for a workforce prepared for economic diversification and lack of institutional knowledge that will be lost during the coming retirement of an entire generation of baby boomers.

Soft skills and good work habits are also deficiencies that provide challenges for employers. Training and improvement in these areas is essential to lowering our unemployment rate.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Southwest Washington Workforce Development Council (SWWDC) provides training, education and services working with employees and employers in Clark, Cowlitz and Wahkiakum counties. The SWWDC provides training in administrative support, business/finance, various computer/IT support, education, engineering, healthcare, maintenance, manufacturing, transportation and welding. In addition to working with local businesses, the SWWDC partners with school districts and youth service providers to provide work-related certificates, apprenticeship programs, and internships.

Lower Columbia College, a community college located in Longview, provides direct employer training and certification programs required for new businesses or operation expansions. In addition, LCC provides multiple certifications and retraining opportunities for skill building and GED testing. LCC has partners with five universities for a new "University Center" that will provide Bachelor's Degrees. Cowlitz County has the highest Associate's Degree attainment in the state yet half the state's rate in Bachelor's Degrees which has become a focal point of LCC's efforts including Nursing, Business Administration and STEM related fields.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Yes, the cities of Kelso and Longview both participate as active members of the Southwest Washington Economic Development Commission, the regional EDA designated district. The SWEDC Annual CEDS update for 2013-2014 is available on their website: [www.cwcog.org/swedc](http://www.cwcog.org/swedc).

The cities of Kelso and Longview along with the workforce investment board (SWWDC) and LCC all serve on the Southwest Washington Economic Development Commission board that develops the regional CEDS plan. The 2009-2013 CEDS (the most current CEDS) highlights the promotion of community development efforts including housing, youth and elder services and the need for public-private investment. The CEDS may be accessed at [www.cwcog.org/SWEDC](http://www.cwcog.org/SWEDC).

Yes, the cities of Kelso and Longview both participate as active members of the Southwest Washington Economic Development Commission, the regional EDA designated district. The SWEDC Annual CEDS update for 2013-2014 is available on their website: [www.cwcog.org/swedc](http://www.cwcog.org/swedc).

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The CHAS data does not indicate at the neighborhood area or sub-city level where housing problems are concentrated. It is possible to surmise where multiple housing problems are concentrated based on demographics such as income and poverty, minority and ethnic backgrounds, age and condition of housing, overcrowding and elderly population concentrations. These would include the following areas:

- Broadway Addition
- Highlands Neighborhood
- Olympic West
- South Kelso
- North Kelso
- West Kelso

Other non-residential areas where households with multiple housing problems may be concentrated include:

- Downtown Longview
- Industrial Way/California Way Area

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

There are three areas, all within the city of Longview, that have a concentration of minority populations. These are defined as census tracts with a higher percentage of minority population than is found in either Washington state or the U.S., on average. These areas include the Tennant Way area, the Highlands neighborhood, and the Olympic neighborhood. Hispanic populations are concentrated in the Highlands in Longview and in South Kelso neighborhood.

Concentrations of low income families are found throughout Longview and Kelso. These are defined as areas where the poverty rate is higher than the state or federal poverty rate. These areas include:

- Downtown Longview
- Broadway Addition
- Industrial/California Way area
- Highlands Neighborhood
- Olympic West
- West Kelso
- South Kelso
- North Kelso

### **What are the characteristics of the market in these areas/neighborhoods?**

Longview's downtown housing market is characterized by low-rent units in the upper stories of retail buildings, and modest single family detached dwellings in neighborhoods surrounding the downtown, including the Broadway Addition. Broadway also has a very high proportion of multifamily housing units. The Industrial/California Way area is predominantly older mobile home parks on very small lots with few

amenities. The Highlands neighborhood is predominantly single family detached housing, but most are rental units in varying states of disrepair. The Olympic neighborhood has a greater share of multifamily housing than the Highlands, mixed in with single family homes.

West Kelso has a small residential neighborhood of modest homes, some with historic or architectural features of interest. This neighborhood is sandwiched in between the West Kelso business district and the civic center corridor that includes the county courthouse, jail, and fairgrounds. North Kelso is primarily single family detached homes with some older multifamily developments along the periphery. Some recent home construction has occurred through non-profit housing developers. South Kelso has a mix of multifamily and single family dwellings that serve the neighborhood well. Much of the housing stock needs some level of repair. Redevelopment opportunities are most apparent in the South Kelso area. North Kelso recently experienced some redevelopment through the Neighborhood Stabilization Program and converted some abandoned commercial uses for innovative residential uses.

Housing markets in these areas are soft, relative to the larger region. This is primarily due to the age of the housing stock and the demographics of these areas, where minority and low income populations are concentrated.

### **Are there any community assets in these areas/neighborhoods?**

There are a variety of community assets within and close to these areas, often in the form of community schools, city parks, and agency facilities, such as the LINK gymnasium, the YMCA, and other community service organizations. Some of the key assets are listed below. This is not intended to be an exhaustive list.

- Downtown Longview – Stage Works Theatre, Columbia Theatre, Lower Columbia CAP, Cowlitz Tribal Treatment Center, Child & Adolescent Clinic, Family Health Center, River Cities transit station, Longview Housing Authority, YMCA, Lake Sacajawea Park, St. John Medical Center, The Salvation Army, Goodwill/Work Opportunities Center, Lower Columbia College, Rose Center for the Performing Arts, Civic Circle, Monticello Hotel
- Broadway Addition – Youth & Family LINK Gymnasium and after-school programs, Victoria Freeman Park, Progress Center, 7th Avenue Park, Broadway School, Community House on Broadway, LifeWorks, The Salvation Army, McClelland Art Center, Drug Abuse Prevention Center (DAPC)
- Industrial/California Way area – Gerhart Gardens Park, Dog Park, Youth and Family LINK, Victoria Freeman Park
- Highlands Neighborhood – Archie Anderson Park, Kessler Elementary, St. Helens Elementary, Cloney Park, St. Rose Academy/Community Center, Highlands Trail, Monticello Middle School
- Olympic West– Cloney Park, Kellogg Park, Olympic Elementary, R.A. Long High School, Monticello Middle School
- West Kelso – Cowlitz Fairgrounds, West Kelso business district, Catlin School, Catlin Rotary Spray Park, Kelso Senior Center
- South Kelso – Kelso City Hall, WorkSource, Wallace Elementary, Coweeman Middle School, Three Rivers Mall, Kelso Library, Lads & Lassies Park, Kelso Commons, Tam O’Shanter Park

- North Kelso – Rhododendron Garden, Huntington Middle School

### **Are there other strategic opportunities in any of these areas?**

This section attempts to identify strategic opportunities. It is a policy decision by Longview and Kelso city councils as to which opportunities—and how many opportunities—they will attempt to address over the next five years.

Development of housing within Downtown Longview is commonly viewed as 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.

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.

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. Many of the elderly households with housing needs may be concentrated in this 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.

West Kelso is undergoing a large street improvement project that will have implications for future commercial and residential vitality. Many of the homes have interesting architectural features. A neighborhood improvement plan that integrates business district revitalization with residential revitalization may make this the place of choice in coming years.

North Kelso is a large neighborhood with a fair amount of homeowners. While it is a low-and-moderate income neighborhood, there have been several programs targeted to this neighborhood in the past that have helped it avoid deterioration. Self-help housing developments, Habitat Homes, and targeted use of the Neighborhood Stabilization Program have made a difference. One strategy might be to build upon these efforts to further strengthen the neighborhood. Given limited resources, other neighborhoods may have needs that are seen as more dire, in the short term.

South Kelso has a diverse population and a concentration of young families. A neighborhood study was recently completed by Portland State University planning students, which led to the formation of a community association that is in its fledgling stages. An EPA Smart Growth Implementation Assistance award was made in 2013 to integrate smart growth and economic development within South Kelso. Given these efforts and the number of young families potentially affected, there is a strategic opportunity to invest in neighborhood revitalization early in the process while citizens are mobilized for change.

Each of these scenarios can offer opportunities for community revitalization within Longview and Kelso. The cities will provide policy guidance on how to address these opportunities over the next five years.

# 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.



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

**Geographic Area**

<b>1</b>	<b>Area Name:</b>	Broadway Neighborhood, Longview
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	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%.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<b>Broadway</b> 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.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This neighborhood received mention at the citywide community meeting and was prioritized by City Council, with reference to high calls for police services.
<b>Identify the needs in this target area.</b>	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.	
<b>What are the opportunities for improvement in this target area?</b>	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.	

	<b>Are there barriers to improvement in this target area?</b>	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	<b>Area Name:</b>	Downtown Longview
<b>Area Type:</b>	Local Target area	
<b>Other Target Area Description:</b>		
<b>HUD Approval Date:</b>		
<b>% of Low/ Mod:</b>		
<b>Revital Type:</b>	Other	
<b>Other Revital Description:</b>	Housing and commercial	
<b>Identify the neighborhood boundaries for this target area.</b>	Washington Way/15th to 12th Avenue; New York Avenue to Douglas Street	
<b>Include specific housing and commercial characteristics of this target area.</b>	<b>Downtown</b> 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.	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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%.	
<b>Identify the needs in this target area.</b>	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.	
<b>What are the opportunities for improvement in this target area?</b>	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.	

	<b>Are there barriers to improvement in this target area?</b>	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.
<b>3</b>	<b>Area Name:</b>	Highlands Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Washington Way to Oregon Way; 30th Ave./Beech Street to Industrial Way
	<b>Include specific housing and commercial characteristics of this target area.</b>	<b>Highlands</b> 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.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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%.
	<b>Identify the needs in this target area.</b>	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.

	<b>What are the opportunities for improvement in this target area?</b>	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.
	<b>Are there barriers to improvement in this target area?</b>	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.
<b>4</b>	<b>Area Name:</b>	North Kelso
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	N. 2nd and N. 3rd Avenue, North of Redpath Street
<b>Include specific housing and commercial characteristics of this target area.</b>	<b>North Kelso</b> 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.	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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%.
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	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.
	<b>Are there barriers to improvement in this target area?</b>	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.
<b>5</b>	<b>Area Name:</b>	Olympic West, Longview
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Ocean Beach to Washington Way; 30th to 34th Avenue
	<b>Include specific housing and commercial characteristics of this target area.</b>	<b>Olympic West</b> 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.

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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%.
	<b>Identify the needs in this target area.</b>	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.
	<b>What are the opportunities for improvement in this target area?</b>	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.
	<b>Are there barriers to improvement in this target area?</b>	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	<b>Area Name:</b>	South Kelso
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Ash to Cedar, Pacific to 8th Avenue
<b>Include specific housing and commercial characteristics of this target area.</b>	<b>South Kelso</b> 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.	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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%.
	<b>Identify the needs in this target area.</b>	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.
	<b>What are the opportunities for improvement in this target area?</b>	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.
	<b>Are there barriers to improvement in this target area?</b>	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	<b>Area Name:</b>	West Kelso
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Grant Street to Fishers Lane; Long Avenue to 1st Avenue NW

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p><b>West Kelso</b> 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.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>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%.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>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.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>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.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>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.</p>

**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	<b>Priority Need Name</b>	Improve the quality of the housing stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Stabilize and revitalize neighborhoods Promote thriving commercial districts & options
	<b>Description</b>	<ul style="list-style-type: none"> <li>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)</li> <li>Substandard owner housing disproportionately impacts homeowners in the lowest income bracket (0-30% AMI).</li> </ul>
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Reduce extreme cost burdens & increase housing
	<b>Priority Level</b>	Low
	<b>Population</b>	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

	<b>Geographic Areas Affected</b>	Highlands Neighborhood Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso
	<b>Associated Goals</b>	Promote thriving commercial districts & options Reduce the numbers and shorten homelessness
	<b>Description</b>	Tenant-Based Rental Assistance
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Provide needed public improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Highlands Neighborhood Downtown Longview
	<b>Associated Goals</b>	
	<b>Description</b>	Develop plans and secure funds to implement street scape improvements, such as sidewalks and street lighting, where needed.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Increase opportunities for homeownership
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso
	<b>Associated Goals</b>	Stabilize and revitalize neighborhoods Reduce the numbers and shorten homelessness
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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.
<b>5</b>	<b>Priority Need Name</b>	Expand economic opportunities for self-sufficiency
	<b>Priority Level</b>	Low
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Highlands Neighborhood Downtown Longview Broadway Neighborhood, Longview Olympic West, Longview South Kelso North Kelso West Kelso

<b>Associated Goals</b>	Stabilize and revitalize neighborhoods Promote thriving commercial districts & options Reduce the numbers and shorten homelessness
<b>Description</b>	Provide services and technical assistance to assist individuals and households with attaining self-sufficiency.
<b>Basis for Relative Priority</b>	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.

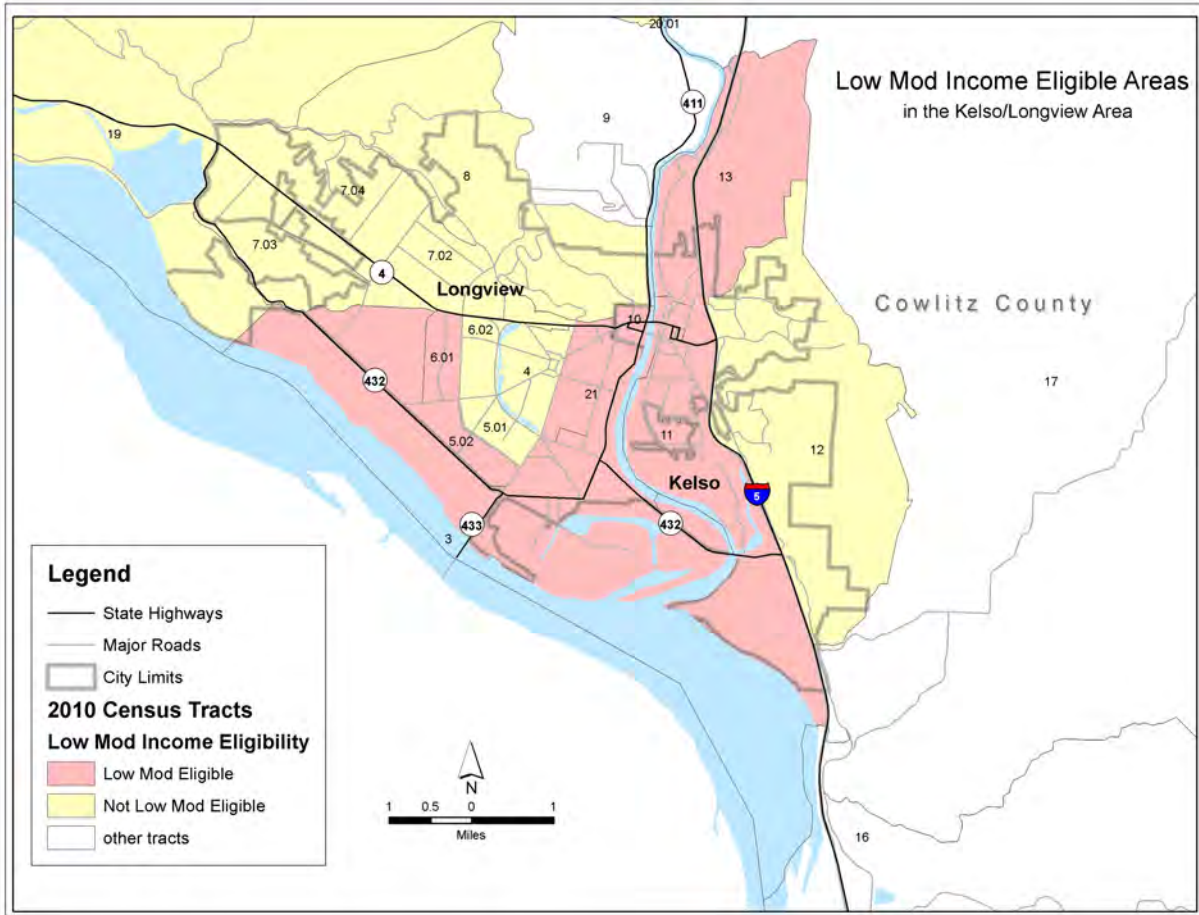
Overall, a disproportionate share of housing problems is experienced by Hispanic, Asian and American Indian/Alaska Native households.

## 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)	<ul style="list-style-type: none"> <li>• When vacancy rates are normal or high</li> <li>• Use rental assistance for homeless households where there is suitability for a “housing first” approach.</li> </ul>
TBRA for Non-Homeless Special Needs	For special needs populations with housing problems, e.g. domestic violence, mentally ill, substance abusers.
New Unit Production	<ul style="list-style-type: none"> <li>• When vacancy rates are very low for homeowners/renters.</li> <li>• 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.</li> <li>• 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.</li> <li>• Encourage/retain homeownership to maintain asset wealth for low-to-moderate income households, especially in declining neighborhoods where financing may be more difficult.</li> </ul>
Rehabilitation	<ul style="list-style-type: none"> <li>• Convert single family units to meet rental shortages or for special needs renters (group homes, large families, etc.)</li> <li>• Assist rental owners who wish to meet HUD standards for use of TBRA in suitable (healthy/high vacancy) markets</li> <li>• 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.</li> <li>• Encourage/retain homeownership to maintain asset wealth for low-to-moderate income households, especially in declining neighborhoods where financing may be more difficult.</li> </ul>
Acquisition, including preservation	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>

**Table 5 – Influence of Market Conditions**



**Kelso-Longview Low to Moderate Income Census Tracts**



## 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

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

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**

## 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 Authority	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

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 adequately 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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	

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

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

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

## Goal Descriptions

1	<b>Goal Name</b>	Stabilize and revitalize neighborhoods
	<b>Goal Description</b>	<p>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 <u>and</u> 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.</p> <p>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.</p> <p>Upgrade essential public infrastructure and community facilities in city neighborhoods to improve safety and quality of life, such as sidewalks and street lighting.</p>

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

<b>3</b>	<b>Goal Name</b>	Reduce the numbers and shorten homelessness
	<b>Goal Description</b>	<p>Support coordinated intake and entry into the homeless service system, where persons in crisis can be connected to shelter, housing and services.</p> <p>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.</p> <p>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</p> <p>Build capacity for rapid housing placement in permanent housing, coupled with transitional services (case management, life skills, job skills, other services).</p> <p>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.</p> <p>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.</p> <p>Target transitional housing with supportive services to:</p> <ul style="list-style-type: none"> <li>• Single adults/low resource users who are discharged from institutions.</li> <li>• Independent living programs for youth, with and mobile, as-needed services</li> <li>• Use halfway houses and supportive communities for ex-offenders and substance abusers.</li> </ul>

**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

**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** Development of affordable housing requires minimizing fixed costs, such as property acquisition. The most affordable sites are not typically located in the most densely populated 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** 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 levels Special 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 through 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.

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 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

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 - local	Other	39,308	0	0	39,308	157,231	Longview - Local fees distributed for shelters and rent assistance

**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**

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**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Reduce the numbers and shorten homelessness	2014	2018	Affordable Housing	Downtown Longview	Provide needed public improvements	CDBG: \$130,000 Kelso Document Recording Fees: \$9,000 Longview Document Recording Fee: \$21,000	Other: 1 Other
2	Promote thriving commercial districts & options	2014	2018	Affordable Housing Non-Housing Community Development	Downtown Longview	Expand economic opportunities for self-sufficiency	CDBG: \$73,238	Businesses assisted: 30 Businesses Assisted
3	Stabilize and revitalize neighborhoods	2014	2018	Affordable Housing	Highlands Neighborhood Downtown Longview South Kelso North Kelso West Kelso		CDBG: \$121,632 HOME: \$249,421	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units rehabilitated: 13 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Other: 1 Other

**Table 2 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Reduce the numbers and shorten homelessness
	<b>Goal Description</b>	Install building-wide sprinkler system in homeless facility. \$130,000 CHOB Shelter - General Operational Support \$21,290 ESS Shelter - General Operational Support \$9,000
<b>2</b>	<b>Goal Name</b>	Promote thriving commercial districts & options
	<b>Goal Description</b>	Provide micro-enterprise assistance through classroom and coaching in four to six week classes. Provide revolving loans to creditable micro-enterprise programs. \$43,165 Provide 150 hours of contracted attorney time to help veterans, domestic violence victims and 3rd party custodial cases. \$10,000 Provide a plan for the Longview Outdoor Gallery for the downtown area. \$4,000 Lower Columbia CAP – CHDO Operational Support \$13,238
<b>3</b>	<b>Goal Name</b>	Stabilize and revitalize neighborhoods
	<b>Goal Description</b>	Install HVAC units in Longview Senior Center \$75,110 CDBG Distribute food and commodities to persons in need. \$36,522 CDBG Self Help Plus Legal Aid \$10,000 CDBG Develop one group home for developmentally disabled adults. \$91,719 HOME ( Foundation for the Challenged Kelso and Longview) Construction of one unit for homeownership. \$157,702 HOME (city-wide)



## **AP-35 Projects - 91.420, 91.220(d)**

### **Introduction**

The CDBG Projects were approved by the City Council on March 27, 2014. The Kelso HOME Project was approved on April 15, 2014 and the Longview HOME Projects were approved on April 24, 2014.

<b>#</b>	<b>Project Name</b>
1	Community Opportunity Sprinkler System
2	Microenterprise/Small Business Development Program
3	Longview Senior Center HVAC Improvements
4	Help Warehouse
5	Self Help Plus Pilot Legal Aid for Vulnerable Populations
6	Longview Outdoor Gallery
7	Foundation for the Challenged Home-Kelso
8	Affordable Homeownership 4564 Windemere St.

**Table 3 – Project Information**

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

Downtown was the allocation priority for the 2014, given that the Consolidated Plan for 2014-2018 was under development during the solicitation for proposals. Many of the programs selected for 2014 serve low-to-moderate residents citywide and thus have a broad impact. Highlands was selected for a blight removal/housing development activity because it is the one target area that has been designated to receive comprehensive services. Kelso selected Foundation for the Challenged which will provide a group home in a location yet to be determined; however, all of Kelso's neighborhoods are low-to-moderate income and contain smaller designated target areas.

### **Obstacles to Addressing Underserved Needs:**

- The proportion of persons living in poverty is increasing across the nation. Poverty has become more geographically concentrated in Longview-Kelso due to sustained unemployment.
- Cowlitz County residents report one in every four persons reports a disability to the census. While this is typical of resource-based economies, there is a significant population of disabled persons subsisting on SSI and GAU income supplements.
- High school graduation rates in the City of Longview are below County and State rates, and hamper long-term earnings and progression to higher education for a more skilled workforce.
- The City has a lower percentage than the state for persons 25 years and older that have a college degree or higher, and/or that have some college or an associate's degree. Additional training is needed to provide better skilled workers for area businesses and industry.
- Better coordination and increased resources are needed between economic development initiatives offering wage progression for low income households and "safety net" programs that offer social service/housing/homeless programs.
- Expansion of the public transit system is needed to increase access to jobs, support services, and public services.
- Rising utility costs stretch the ability of low-income households to heat their homes, get to work, and pay for basic necessities of life.
- Growth in housing costs has far surpassed growth in household incomes over the past two decades.
- Financing challenges to develop affordable housing are increasing, especially given the recent tightening of credit markets following the collapse of the housing and finance markets.
- Rising rents in the rental housing market are placing pressure on tenants.
- Declining federal, state and local assistance make it more difficult to meet underserved needs.
- Long waiting lists for Section 8 Housing Choice Vouchers and other housing assistance exacerbates housing cost burdens for hundreds of households.
- Communication, coordination and collaboration among social service providers is challenging due to scarcity of program dollars, resulting in competing interests.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Community Opportunity Sprinkler System
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Reduce the numbers and shorten homelessness
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency
	<b>Funding</b>	:
	<b>Description</b>	Install sprinkler system and fire monitoring at 748 14th Avenue for homeless clients. Community House on Broadway is the sponsor of this project.
	<b>Target Date</b>	10/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	498 Homeless families
	<b>Location Description</b>	748 14th Avenue, Longview
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Microenterprise/Small Business Development Program
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Promote thriving commercial districts & options
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency
	<b>Funding</b>	:
	<b>Description</b>	Provide micro-enterprise assistance through classroom and coaching in four to six week classes. Provide revolving loans to creditable micro-enterprises in Longview.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 Business Owners, 20 Moderate Income, 5 at 50% and 5 at 30% Median Income
	<b>Location Description</b>	Downtown Longview
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Longview Senior Center HVAC Improvements
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Stabilize and revitalize neighborhoods
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency

	<b>Funding</b>	:
	<b>Description</b>	Install new HVAC units in Senior Center to heat and cool rooms efficiently. The City of Longview Parks and Recreation Department is sponsor of this project.
	<b>Target Date</b>	10/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	750 Low income Seniors
	<b>Location Description</b>	1111 Commerce Ave.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	Help Warehouse
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Stabilize and revitalize neighborhoods
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency
	<b>Funding</b>	:
	<b>Description</b>	Distribute food and USDA commodities to persons in need and deliver food to Senior/Low income apartments. Lower Columbia Community Action Program is sponsoring this project.
	<b>Target Date</b>	7/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	801 Families at 30%, 267 at 50%, and 45 families at 80% are expected to be served.
	<b>Location Description</b>	1526 Commerce Avenue
	<b>Planned Activities</b>	Food distribution to food pantries and individuals
5	<b>Project Name</b>	Self Help Plus Pilot Legal Aid for Vulnerable Populations
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Promote thriving commercial districts & options
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency
	<b>Funding</b>	:
	<b>Description</b>	Provide 150 hours of contracted attorney time to help veterans, domestic violence victims, and third-party custodial cases. Sponsored by the Cowlitz-Wahkiakum Legal Aid Program.
	<b>Target Date</b>	7/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15-20 persons below 80% median income will be served.

	<b>Location Description</b>	1338 Commerce Avenue, Suite C, Longview WA.
	<b>Planned Activities</b>	Legal consultation
6	<b>Project Name</b>	Longview Outdoor Gallery
	<b>Target Area</b>	Downtown Longview
	<b>Goals Supported</b>	Promote thriving commercial districts & options
	<b>Needs Addressed</b>	Expand economic opportunities for self-sufficiency
	<b>Funding</b>	:
	<b>Description</b>	Provide a plan for the Longview Outdoor Gallery which describes the administration and funding phases for the downtown area.
	<b>Target Date</b>	7/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Planning only.
	<b>Location Description</b>	Downtown
	<b>Planned Activities</b>	Develop an operational plan for the Outdoor Gallery.
	7	<b>Project Name</b>
<b>Target Area</b>		
<b>Goals Supported</b>		Stabilize and revitalize neighborhoods
<b>Needs Addressed</b>		Expand economic opportunities for self-sufficiency
<b>Funding</b>		:
<b>Description</b>		Develop one group home for 4 developmentally disabled residents.
<b>Target Date</b>		9/1/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		4 Individuals
<b>Location Description</b>		Unknown
<b>Planned Activities</b>		Purchase or develop group home for developmentally disabled persons.
8	<b>Project Name</b>	Affordable Homeownership 4564 Windemere St.
	<b>Target Area</b>	
	<b>Goals Supported</b>	Stabilize and revitalize neighborhoods
	<b>Needs Addressed</b>	Improve the quality of the housing stock
	<b>Funding</b>	:
	<b>Description</b>	Construct a new 3-bedroom, 2 bath house with attached garage on a single-family lot.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1
	<b>Location Description</b>	4564 Windemere Avenue, Longview
	<b>Planned Activities</b>	Home construction

## AP-50 Geographic Distribution - 91.420, 91.220(f)

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

**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.

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%. 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.

**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. This area has the highest concentration of homeowners. Rehabilitation of owner occupied units could assist in stabilizing the neighborhood.

**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.

**West Kelso** 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.

### Geographic Distribution

Target Area	Percentage of Funds
Highlands Neighborhood	
Downtown Longview	
Broadway Neighborhood, Longview	
Olympic West, Longview	
South Kelso	

Target Area	Percentage of Funds
North Kelso	
West Kelso	

**Table 4 - Geographic Distribution**

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

Downtown Longview has the highest poverty rate of all the targeted areas within the Consortium. Funded activities help revitalize the area and serve low-and-moderate income citizens citywide.

The Highlands has been targeted for comprehensive housing and services since 2009, following development of the Highlands Revitalization Plan. It has one of the highest poverty rates among residential target areas.

The Kelso activity will be located in North, South or West Kelso, but has an undetermined location at this time. The entire city of Kelso qualifies as low-to-moderate income, with West Kelso having the highest poverty level and greatest concentration of low/moderate income households.

**Discussion**

N/A



## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

As the chart below illustrates, the 2014 Annual Plan includes a total of 37 households assisted through all activities, with 34 of these being served with housing assistance of some type. The vast majority of these households are homeless/receiving rental assistance households who are being helped through the local county document recording fee programs aimed at eliminating homelessness.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	32
Non-Homeless	1
Special-Needs	8
Total	41

**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	32
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	34

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

#### Discussion

Because almost every activity selected for 2014 operates in the Downtown offering services to low-and-moderate income persons, only two activities will create housing—Foundation for the Challenged will receive funding to establish two group homes for eight developmentally disabled persons in Kelso. It is not known if this will entail acquisition and rehabilitation or construction. The other housing activity is Construction of an affordable home in a non-target area.

There are 32 homeless households projected to be served through the county document recording fees and state homeless funds channeled to Cowlitz County through Homeless Prevention and Rapid Rehousing. This program serves, on average, 30 households at a time. The emphasis on rapid rehousing is new in 2014 and projections include a lower number than in previous years, for this reason.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Longview Housing Authority only administers Housing Choice Vouchers, while the Kelso Housing Authority operates 100 units of elderly and family housing in addition to Housing Choice Vouchers. Both authorities operate additional subsidized and unsubsidized housing units for special needs populations, such as substance abuse recovery, domestic violence, and mentally ill persons. These partnerships form a key link in the chain for helping people sustain their housing.

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

There are no Consortium actions planned.

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

Longview Housing Authority operates a very successful Family Self Sufficiency program that supports families to move towards financial independence and homeownership.

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

N/A

### **Discussion**

N/A

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Cowlitz CoC is well on the way towards meeting its goal of reducing homelessness by 50% by 2015, consistent with the State of Washington's goal. Over the past two years a number of new projects have been implemented to create an interconnected "basket of housing and services". An emphasis on rapid rehousing, case management, landlord liaison, and outreach has been the core focus.

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

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

The Coordinated Intake and Assessment program will attempt to serve everyone who comes with a housing problem, when it opens in mid-2014. This will vastly improve inter-agency coordination and should be key in reducing length of time spent homeless, due to the assessment of each person's individual needs and identifying the best available match to meet those needs. Outreach through the Urban Rest Stop (Daily Living Essentials Café) and the HOPE barrier-free shelter were new in 2013, but have made serious inroads on building relationships with chronically homeless persons.

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

Shelter operating support is primarily provided by local private donations and state funds aimed at domestic violence. CDBG dollars are being used in 2014 to sprinker a new building donated to Community House, which is intended as a service center. Operational support is provided through Longview and Kelso document recording fee distributions from Cowlitz County. Significant operational support is also provided directly through county-administered document recording fee funds earmarked for homeless programs.

#### **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**

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.

**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.**

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.

### **Discussion**

A network of housing and service providers has created an inter-connected web of services available to end homelessness. Local and state homeless funds are critical in meeting this need, as the CDBG and HOME entitlements could not sustain all homeless and housing programs. This blending of funds and sharing of priorities is important to continue the progress made.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

Most of the barriers to accessing affordable housing can be grouped into one of three categories:

**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--** Development of affordable housing requires minimizing fixed costs, such as property acquisition. The most affordable sites are not typically located in the most densely populated 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** - 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.

### **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**

A Planning Study for the Highlands is being considered for the next funding cycle. This plan would analyze zoning and comprehensive land use designations to develop a recommendation regarding the best land use pattern for the neighborhood. The findings could unlock a barrier to affordability—land available for construction. Determining whether to increase density or reduce density may have a big impact upon this concern.

Development of an Action Plan to implement the AI analysis would also assist in removing barriers to affordable housing.

### **Discussion**

N/A

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Throughout the year there are many opportunities to take actions that support the goals of the Consolidated Plan. Some of these are outlined in the sections that follow.

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

Meeting underserved needs often begins with outreach. Continued support for outreach programs will continue through the current fiscal year. The HOPE barrier-free shelter is one such program, which has faced difficulties over the past year in finding a permanent home due to NIMBY concerns. Continued educational efforts are critical in this regard. A local SOAR initiative is underway that will assist people who are homeless and disabled with securing an income from SSI, which is the second step in meeting underserved needs. There is a group exploring formation of a youth shelter, which is yet another underserved need.

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

Tenant-based rental assistance provided through local document recording fees for homelessness is routinely deployed to end homelessness. Case management is sometimes offered for high needs households, with the goal as helping the household to be a good tenant and retain their housing.

The Highlands Blighted Redevelopment II project and the Foundation for the Challenged will both foster affordable housing through the creation of a group home for developmentally disabled and a single family unit constructed for a new homeownership opportunity.

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

Housing rehabilitation efforts consistently include an assessment of lead-based paint hazards and recommendations on how to abate this contaminant, if found on-site.

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

On-going programs that address financial literacy, homeownership, and certified renter classes promote self-sufficiency, which in turn, reduces poverty. Housing retention teams funded through local homeless document fees help high-need households to succeed. A number of community educational events are held each year, each with its own focus on self-sufficiency. Provide local and regional trainings to improve skill sets and innovative approaches to service and housing providers.

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

Continued efforts at interagency coordination will have an impact on development of the institutional structure. A "Housing Pathways Summit" is being planned that would bring key housing and service providers together in a workshop where "tabletop" exercises will help agencies identify opportunities to resolve bottlenecks in the housing and services system. The CHDO will utilize capacity-building funding to expand their ability to serve low income housing needs.

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

The implementation of Coordinated Entry and Assessment by its very nature will increase and improve

coordination among housing and service providers in “real time” problem-solving situations. Coordination efforts also take place on an on-going basis within the Cowlitz Housing First! Coalition (CoC), as well as the Regional Housing Advisory Committee.

### **Discussion**

Much of the underlying work in the approaches outlined above entail cooperation, coordination, and collaboration among the various housing and service providers throughout the community. Only when the “hold” is placed on a program or budget line item of concern to one party is there an understanding of the importance of collaboration.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### 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	14,000
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>14,000</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.	100.00%



## **HOME Investment Partnership Program (HOME)**

### **Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
  - Foundation resources, such as Habitat for Humanity
  - WA State Housing Finance Authority – Bonds and Low Income Housing Tax Credits
  - Document recording fees
  - Federal Home Loan Bank – Seattle grant/loan products
  - Participation by third party non-profit housing developers/development funds
  - Sweat equity on the part of the owner of the unit;
  - Direct bank loans to non-profit housing developers
  - Washington State Housing Trust Fund
  - USDA – Loans and rental subsidies
  - Energy/Weatherization – federal and state funds channeled through the local Community Action Program
  - Project-based housing vouchers dedicated by a public housing authority

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

**Resale-** An upfront agreement between the original homebuyer and the City must be signed prior to purchase. The new homebuyer must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability. A Deed Restriction running with the land, Deed of Trust, and Promissory Note must be executed and recorded by the Sub-recipient on behalf of the Consortium. A capital improvement list shall be included with the up-front agreement. Prior to any capital improvements being made during the Period of Affordability, the owner shall submit plans and specifications for approval as a capital cost. Capital improvements made without approval will not be credited within the Fair Return calculation.

The original homebuyer must receive a "fair return" on their Investment. "Fair Return" is defined as the return of the homeowner's original investment plus any capital improvements, not to exceed the newly assessed value at the time of sale, plus 60% of the remaining professionally appraised increase in value at the time of sale, during the affordability period. The Consortium shall receive the remaining 40% of the newly assessed value upon the sale. Capital The Resale is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Upon a sale the Consortium will enforce the equity sharing provision. Upon a Resale triggered during the Period of Affordability the sub-recipient shall notify the:

Consortium lead agency whom shall 1) agree to the new sale price with consultation from the sub-recipient and a written determination from a realtor or appraiser; 2) confirm the Fair Return calculation to the seller and equity sharing amounts to the seller and Consortium; 3) the review the income eligibility of the subsequent buyer; and 4) determine whether the subsequent homebuyer will continue the Period of Affordability in effect. The housing must be sold at a price that is affordable to a range of low income homebuyers, as defined by Consortium policy. Upon a Resale, if new HOME funds are provided to the subsequent buyer the Period of Affordability will be based upon HOME regulations. At that time the property may keep Resale provisions in effect or use Recapture provisions, as agreed upon by the sub-recipient. Prepayment of the HOME Investment loan does not terminate the Period of Affordability.

Recapture information is under the last discussion below.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

**Sub-recipient Requirements:** Each sub-recipient may select either Recapture or Resale provisions for their project. All homebuyers in the project must be in the same category, i.e. the sub-recipient cannot mix recapture and resale provisions within the same project. Self-Help projects and Down Payment Assistance projects should use the Recapture provisions; and Habitat for Humanity projects should use the Resale provisions. A direct subsidy to the homeowner must be shown. If the HOME assistance is a grant the Resale approach must be used. Recapture provisions will be enforced through an upfront agreement with the homebuyer, a recorded Deed of Trust, and a Promissory Note.

Resale (rather than recapture) of HOME funds is the preferred method to be used for the HOME Consortium to maintain long term affordability. This allows the affected housing unit to be purchased by another low or moderate income eligible buyer rather than recapturing HOME funds

and being sold to person who is above the HOME income guidelines. Resale provisions will be enforced through an upfront agreement with the homebuyer, a recorded Deed Restriction, Deed of Trust, and a Promissory Note.

Under Resale it is the sub-recipients responsibility to try to find another Iowa income buyer if the initial homeowner does not continue to occupy the home during the Period of Affordability. This may be accomplished by working with real estate agents, maintaining a waiting list, and through affirmative marketing and advertisement. For both Resale and Recapture, the new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability. The sub-recipient shall work with the homeowner to avoid foreclosure, if at all possible.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

No Refinancing will take place for multi- family housing.

## Discussion

**Recapture-** An upfront agreement between the original homebuyer and the City must be signed prior to purchase. This must state the amount of HOME subsidy and the Period of Affordability. The new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability. A Deed of Trust and Promissory Note must be executed and recorded by the Sub-recipient on behalf of the Consortium. Non-compliance with the residency requirement will require the immediate payback of outstanding HOME funds not forgiven. Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The Recapture amount shall be forgiven on a pro-rated basis based on the period of affordability, times the number of each remaining (partial and full) years left in that period. The Consortium will collect the HOME Investment due when the house is sold or goes into foreclosure which shall be limited by the net proceeds available (if any).

Additional HOME and CDBG program policies as well as more detailed information regarding compliance with the policies that are partially listed above (edited due to space constraints on this template) are available from the City of Longview, Community Development Department, at 360-442-5081 or online at <http://www.mylongview.com/index.aspx?page=489>.