

Affordable Housing Trust Fund  
Advisory Committee

# Agenda

December 18, 2019, 9:00 am to 11:00 am  
Atrium Building, Sloat Room

I.	Welcome and Introductions	Information	5 minutes
II.	Public Comment	Information	5 minutes
III.	Minutes Approval	Discussion	5 minutes
IV.	Items from Committee Members and Staff	Information	5 minutes
V.	Housing Tools and Strategies Recommendations	Information/Discussion	10 minutes
VI.	Renter Assistance Recommendations Speaker: Norton Cabell, Housing Policy Board, Renter Protections Committee	Information	10 minutes
VII.	Renter Assistance Recommendations	Discussion	20 minutes
VIII.	Community Presentations: Expanding Rental Housing Development <ul style="list-style-type: none"><li>• DevNW, Karen Saxe</li><li>• Cornerstone, Darcy Phillips</li><li>• St. Vincent de Paul, Kristen Karle</li><li>• Homes for Good (to be determined)</li><li>• SquareOne Villages, Jeff Albanese</li></ul>	Information/Discussion	30 minutes
IX.	Discussion of Expanding Rental Development	Discussion	25 minutes
X.	Next Steps	Discussion	5 minutes

**NAME OF MEETING:** City of Eugene Affordable Housing Trust Fund Advisory Committee

**DATE OF MEETING:** November 20, 2019

**TO:** Teresa Kennedy

**RECORDED BY:** Lydia Dysart

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**ROUTING INFORMATION**

(12/04/2019 lld)  
(Date and initials)

City of Eugene Affordable Housing Trust Fund Advisory Committee  
Wednesday, November 20, 2019 – 9:00 am - 11:00 am  
Sloat Room - Eugene Atrium Building - 99 West 10th Avenue

**Affordable Housing Trust Fund Advisory Committee Members**

**Members**

John Barofsky, Dane Butler, Paula Farquhar-Stout, Isaac Judd, Pete Knox, Kaarin Knudson, Sarah Pishioneri; co-chair, Scott Rogers; co-chair, Carmel Snyder

**City of Eugene Staff**

Stephanie Jennings, City of Eugene  
Teresa Kennedy, City of Eugene

**PRESENT**

John Barofsky	Dane Butler
Sarah Pishioneri	Isaac Judd
Pete Knox	Kaarin Knudson
Scott Rogers	Stephanie Jennings
Teresa Kennedy	

**Others:**

Joshua Caraco	Skylar Yang
Lucy Vinis	Norton Cabell
Jackie Dowell	Nicole Stehlar
Odette Oppe	Sarah Anne Daines
Julie Fisher	Amy Cabbage
Ellen Meyi-Galloway	

**ABSENT**

Carmel Snyder	Paula Farquhar-Stout
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## **I. Welcome and Introductions**

Ms. Pishioneri opened the Affordable Housing Trust Fund Advisory Committee meeting at 9:05 a.m. All committee and audience members introduced themselves.

Ms. Jennings said that they would be talking about the Consolidated Plan at the meeting, which was a five-year plan for Eugene and Springfield and included housing and community development strategies. She introduced Mayor Lucy Vinis. Mayor Vinis said that she was there to cheerlead the committee. She was so excited to see the committee moving forward and was happy to see so many familiar and new faces around the table. Mayor Vinis believed that the variety of people she saw around the table was a good sign. She thanked them for stepping up to do the work.

## **II. Public Comment**

No public comment was offered.

## **III. Minutes Approval**

Ms. Jennings had one correction she wanted to make the minutes. She said that on page seven, and following to the next page, it said that they leveraged 40% of the Ya-Po-Ah Terrace remodel, but that it should have said that received a 4% interest rate on their loan.

**MOTION:** Mr. Barofsky moved, seconded by Mr. Butler, to approve the October 21, 2019 Affordable Housing Trust Fund Advisory Council minutes. The motion passed unanimously.

## **IV. Items from Committee Members and Staff**

Ms. Knudson expressed her excitement that it was on the agenda to talk about how other jurisdictions used Construction Excise Tax (CET) funds. She talked about how she had moderated a panel which had four representatives from four jurisdictions (Portland, Tigard, Tillamook, and Bend) who talked about what they were working on in their communities. Ms. Knudson said that the group was very diverse and put forward a lot of interesting ideas. She stated that each of the four communities were doing things very differently. Ms. Knudson told the committee that she would email them the highlights from the panel.

Ms. Jennings told the committee that they had started work on the 2020 Consolidated Plan. She stated that the work would go alongside what the committee was doing. Ms. Jennings encouraged those interested to stay educated on the Plan's progress. She had given a presentation to Eugene City Council the week before which talked about the Consolidated Plan as well as the Affordable Housing Trust Fund. Ms. Pishioneri asked if Ms. Jennings could send the webcast link out to the committee. Ms. Jennings replied that she would. Ms. Knudson wanted to know when the draft Consolidated Plan would be available to look at. Ms. Jennings responded that they were currently in the Needs Assessment phase and were focused on getting community feedback. She said that after that they would develop strategies and a draft before going to Council in February. Ms. Jennings added that they would also be presenting CET funding ideas to Council around the same time. She mentioned that while the Consolidated Plan is every five years, a separate Action Plan would be created for each individual year.

## **V. Affordable Housing Trust Fund – Financial Report**

Ms. Jennings invited Ms. Odette Oppe to the table and passed out a document entitled "Affordable Housing Trust Fund AT-A-GLANCE as of 11/19/2019". She said that with any new funding source they did financial tracking, which Ms. Oppe had put together to share with the committee. Ms. Jennings reported that they had collected CET funds since July 1, 2019. She mentioned that depending on when someone applied for a building permit, they might not have been required to pay the CET. Ms. Jennings stated that residential building was a lot faster than commercial, which explained why those numbers were lower.

Ms. Oppe explained that the City took 4% of CET revenue to pay for expenses, and that another 15% went to the State to pay for other services. She emphasized that that 15% ends up coming back to the City for home ownership opportunities. Ms. Jennings added that the money went straight to the State.

Mr. Butler asked if the summary was of CET collected from the last five months. Ms. Jennings replied that it was, but that it was not a true reflection because they were waiting on commercial excise taxes that had been approved but not yet paid. Mr. Butler said that that developers would not be paying in the first two years but that the City would be paying during that time. Ms. Jennings noted that he was correct, and that for the first two years any payment to the CET would be offset by a reduction in Systems Development Charges (SDCs) waiver. She added that they were seeing a lag at the beginning of the tax, but it would pick up as more construction took place.

Ms. Pishioneri wanted it clarified that projects that were submitted before July 1, 2019 were not charged CET, but that all projects after would need to pay CET every year. Ms. Jennings said that was correct, but that CET was only paid at time of permitting. Ms. Pishioneri said that the rate would increase from .33% in 2020 to .5% in 2021 and which one you paid depended on when the project started. Ms. Jennings said that that was correct. Ms. Pishioneri said that SDCs went towards funding for parks and storm water, and that that money would be redistributed to CET to offset any low funding for the first year. Ms. Jennings replied that she was correct and that SDCs would also be made whole by the city's general fund.

Mr. Barofsky said that they had collected \$58,000, which was .33% of the total cost, which meant that there had been \$18 million worth of residential building going on in the last five months. Ms. Jennings clarified that while the number was correct, it was just \$18 million dollars of construction that had been permitted, not started.

Mr. Barofsky asked if their down payment assistance program was more streamlined, since there had been issues in the past. Ms. Jennings replied that that was the State's program and had different requirements than at the federal level. She stated that they would be talking about residential buildings in the January meeting, and that DevNW would be speaking to them.

Ms. Pishioneri asked if residential building near campus counted towards the numbers. Ms. Jennings responded that yes, they did, though housing on the UO campus was exempted.

Mr. Judd asked if mixed use development/large scale apartments were residential or commercial. Tim Westerman, Financial Services Manager for the City of Eugene, replied that the ordinance stated that if the square footage being added was for living space, then it was residential. He added that when the complex is mixed use (bottom floor commercial and the top residential) then there would be two different CET calculations. Ms. Knudson asked if that was based on construction cost. Mr. Westerman replied that staff calculated it based off the type of building as well as square footage.

Ms. Knudson wanted to know how often they would be allocating funds. Ms. Jennings responded that that was something they needed to decide, but that she would recommend that they allow funds to accumulate for a year and then spend that money in the next year, but that it depended on the programs they wanted to do. Ms. Knudson thought it would be helpful to have a timeline and projection of numbers that had been assessed but not paid. She understood it would be hard to put together but believed it would be helpful in figuring out allocation times and when to fund programs.

Mr. Westerman told the committee to keep in mind that it was hard to pin down exactly when big projects would get done, but that based on light projections, it could be between 170-200 days. Mr. Barofsky said it was good to know that high level projects were going on. He added that with Council's projected \$500,000, the committee was currently sitting at around \$600,000. Ms. Knudson inquired into if City

Council had landed on \$500,000 annually. Ms. Jennings replied that they passed an ordinance that said they intended to give \$500,000 in their next budget, but that future City Councils would not have to follow it if they did not want. Mr. Butler thought that they should use conservative historical projections, since pinpointing large projects can be hard. He mentioned that sometimes construction can be on hold for years. Ms. Jennings let him know that staff would work to give estimates so the committee had an idea of what kind of money they would be working with. Ms. Knudson noted that City Council's willingness to give money to the Affordable Housing Trust Fund was a big step for the community.

Ms. Jennings thanked Ms. Oppe and Mr. Westerman for their work.

## **VI. Understanding Community Needs**

Ms. Jennings said that staff was working to update all community needs information. She said that when doing a Consolidated Plan for affordable housing a community development, they had to have a list of priority needs populations and potential options to help those populations. Ms. Jennings distributed a summary of the strategies 2015. She explained that the Consolidated Plan was much broader than just housing, but that there was a lot of it involved so it was important to get feedback from the committee.

Ms. Jennings said that in 2015, one of the main populations targeted was renters. At that time there were 30,000 low-income renters in Eugene, with a portion paying more than 30% of their income on rent, and an even larger portion paying 50%.

Mr. Knox asked if the student population was being included. Ms. Jennings replied that they counted if they were living off campus. She explained that it was hard to differentiate between students and low-income households.

Mr. Butler inquired into how they got their numbers. Ms. Jennings told him that they used a combination of things, including the American Community Survey and the US Census.

Mr. Judd asked if voucher holders or people who lived in affordable housing were included. Ms. Jennings responded that everyone was included.

Ms. Knudson wanted to give numbers to the percentages that Ms. Jennings had read. She stated that there would be 12,300 people spending 50% of their income on rent, and 30,000 people that were burdened by their housing. Ms. Jennings noted that the State had requirements for planning and that they would be experiencing some changes. They would receive updated numbers soon, but they were not expecting them to better, but instead, a little worse.

Mr. Judd wanted to know the general household size. Ms. Jennings informed him that the numbers were for individuals, not households, which was helpful when trying to figure out what types of housing was needed.

Ms. Jennings understood that the information was very complex and urged anyone who had questions to email her.

Ms. Jennings stated that in 2015, they had 7,000 low-income homeowners. She specified that that could mean they either owned the land and the home or owned a manufactured home inside a park. Ms. Jennings stated that they paid more than 30% of their income for home cost.

Mr. Butler questioned if they had numbers on what percentage of households that were low-income were elderly, since the older community was more burdened. Ms. Jennings replied that they did not, but that she could look into it. She also mentioned that the disabled community also had similar issues. Ms.

Jennings said that she had seen many people go from homeowner to homeless because they were not protected. Ms. Knudson mentioned that there are a lot of first-time homeless people that were 50 years or older. She added that the majority of someone's assets were often tied to their housing. Ms. Jennings thought that was a good point. In a similar situation, she said that students with debt who pay high rent have more trouble becoming homeowners.

Ms. Jennings noted that in 2014 the Point in Time count recorded that 2,700 people were experiencing homelessness. She stated that their homelessness numbers had dipped for a couple years before increasing again. The State kept separate numbers on homeless youth. Ms. Jennings said that people often ask what percentage of Lane's homeless population were in Eugene, since it was a hub and homeless usually end up in the city. Ms. Pishioneri mentioned that in the TAC report it stated that a 131 people became homeless each month. Mr. Judd questioned if that was still true. Ms. Jennings replied that the number was up a bit and hoped that by doing this work they would be able to understand more. It is important to try and understand not just how someone became homeless, but what happened after. Their goal needed to be how to get people from becoming chronically homeless. Mayor Vinis thought that there was a lot of housing instability and that in order to move out of homelessness people needed somewhere to go.

Mr. Barofsky brought up that there were some programs that were hard to get funded because of federal requirements, but that they had more flexibility with this new local funding.

Mr. Butler thought it was important to focus on the demographics they want to serve and figure out if they needed to create more front doors or bedrooms. He wondered if the community needed more one-bedroom units or four. Ms. Jennings mentioned that all programs that they funded had to undergo a market study to show the need they were trying to fill. Ms. Jennings asked Amy Cabbage from Cornerstone Community Housing to talk about what type of need they saw. Ms. Cabbage said that they currently had a waitlist of six months, but that it was usually closer to a year or two. She told the committee that they usually provided to those with 50% to 60% of Area Median Income (AMI). Ms. Jennings asked if their West Town location was primarily seniors or families. Ms. Cabbage replied that it was mostly seniors and mostly one-bedroom, but that they had some two-bedrooms for families with children. Ms. Jennings asked what their waitlist was like for more suburban locations. Ms. Cabbage responded that they found there was more demand for one-bedrooms or four, since there seemed to be a lot of two-bedrooms. She said that she would come back with more information at the next meeting.

Ms. Pishioneri thanked Ms. Jennings for clarifying that their funding could not go towards transitional housing and talked about how the sense of community was important to those in tough situations. She encouraged the committee to continue supporting those programs in whatever way they could individually. Ms. Jennings let her know that other staff was working on temporary shelter programs and that with HOME funds they were working to fund housing for high school students. Mayor Vinis added in her support for what was just said. While it was good to have the conversation, Mayor Vinis said that City Council was clear on what the CET money was to be used for. Ms. Jennings mentioned that they could invite providers who were working on transitional housing to come and talk to them. Mr. Butler said that there were pieces of land out there that would not be ready to build on for 30 or more years, so they were perfect to build temporary structures on.

Ms. Jennings said that they had targeted the special needs population, as well as youth and college students. She mentioned that Lane Community College had a lot of students who had been phased out of the foster care system. Mr. Barofsky said that with the Polk Street Apartments, federal funds were used to build housing for kids who aged out of the foster care system and did not have a support system.

Mr. Butler thought they needed to focus on the elderly, since there were issues with people moving in and out of retirements homes based off their income that month.

Ms. Jennings let him know that low-income seniors were already included and that was how they funded the Ya-Po-Ah Terrace remodel.

Ms. Pishioneri noted that they had abuse covered, but that women who were homeless, or at risk of becoming homeless, should be included.

Ms. Knudson thought that they needed a category for people in dangerous situations with nowhere to go. She said that they needed to have more single housing that was affordable for one person.

Ms. Jennings asked if there were any other populations they should focus on and said they could always come back and talk about it more at future meetings.

### **VII. Consolidated Plan Strategies**

Ms. Jennings passed out the presentation that she had given to City Council on the Consolidated Plan and a Community Development Block Grant (CDBG) programs overview sheet. She said that the goal was to add 100 units to Eugene a year, but that there was a decline in building because of the decline of federal funds and buying power. So far for the year, they were about two thirds of the way to their goal, and that the land acquisition program had been a huge part of that number.

Ms. Jennings stated that the City had a land acquisition program that helped them develop affordable housing opportunities. Their system was to buy sites with CDBG funds present the site to developers through a Request for Proposals (RFP) process. Through this program, almost 1,000 new units have been developed. Ms. Jennings talked about the Bascom Village building process as it was most recent.

Ms. Pishioneri asked if there were any cooperative models that the City was using. Ms. Jennings replied that they were open to the idea and what existed in the community for development. She said that they had not received land trusts with that in mind, but they were open to applications.

Mr. Butler voiced that it was nice to see the process of developing Bascom Village. He stated that it made it easier for committee members to understand what the City was already doing. Ms. Jennings added that Bascom Village was their most recent land acquisition completion, but that ground had just been broken on a new land bank project, off River Road. The property had been awarded through the RFP process to St. Vincent de Paul.

Ms. Jennings mentioned that they had rehabilitation programs. One was an emergency home repair program for homeowners and the second was a rental rehabilitation program. Ms. Jennings stated that they would put aside time at future meetings to talk about other CDBG programs.

### **VIII. Adjournment**

Ms. Jennings thought that even though they did not get through the full agenda, they were able to have important conversations. She said that at their next meeting they would be focused on expanding housing opportunities for renters.

Ms. Knudson voiced her interest in having a conversation on equity when speaking about populations in need, and how to be aware of those who had been systematically left out. Ms. Jennings mentioned that there was currently an Analysis of Fair Housing Impediments that was focusing on that issue.

Ms. Kennedy said that their next meeting would be December 18, 2019 from 9:00AM – 11:00 AM.

Ms. Pishioneri adjourned the meeting at 11:00 a.m.

*(Minutes Recorded by Lydia Dysart)*



## Memorandum

Date: December 12, 2019  
To: Affordable Housing Trust Fund Advisory Committee  
From: Renters Protections Committee (RPC), Community Development Staff  
Subject: Priorities and Recommendations from October 9, 2019, RPC Meeting

### Background

The October 9, 2019, Renters Protections Committee focused on tenant and landlord education. The committee heard from community representatives about current challenges related to education, existing programs, and ideas to bridge the gaps or to create new programs.

During the meeting, the committee heard from seven community representatives including: Homes for Good, Springfield Eugene Tenant Association (SETA), St. Vincent de Paul/Second Chance, Catholic Community Services, Centro Latino Americano, Oregon Law Center, and Rental Owners Association of Lane County.

Challenges identified by the guest speakers included mental health challenges of renters and the need to keep them housed. In addition, multiple presenters talked about gaps in landlord education (including source of income discrimination, reasonable accommodation and other forms of illegal housing discrimination), and renter's rights and responsibilities. The speakers noted that several programs and services related to rental housing support exist in the community, but some are known by word of mouth, some are referral based, and not all agencies are aware of all programs. It was also noted that landlords and tenants need access to translation services. While some very helpful renter support programs exist in the community, they need funding to continue providing services or even expand.

Some ideas discussed by committee to help address the challenges related to renter and landlord education included: increase information and access to supportive services, provide basic rights and responsibilities information to landlords and tenants, provide accesses to translation services, including trainings in Spanish, and encourage landlords to use alternative screening criteria. In addition, the suggestion was made to utilize family resource centers at schools for sharing information. The committee also discussed the importance to increase knowledge amongst providers about related services and supports.

The committee identified the following priority ideas to improve education for landlords and tenants:

- Expand or establish a hotline for both tenants and landlords
- Create a centralized website, location, resources (including mediation) and referrals
- Provide resources when people are becoming renters, including students (high school, community college, college), and when they are in crisis
- Provide landlord and tenant translation access
- Find ways to expand landlords' knowledge of rights and responsibilities

The committee reviewed and approved the priority ideas and recommendations at the November 13, 2019 meeting.



## Memorandum

Date: December 12, 2019  
To: Affordable Housing Trust Fund Advisory Committee  
From: Renters Protections Committee (RPC) Community Development Staff  
Subject: Priorities and Recommendations from November 13, 2019, RPC Meeting

### Background

The November 13, 2019, Renters Protections Committee focused on security deposit, rent, and utility assistance programs. The committee heard from community representatives about existing programs, challenges and gaps related those programs, and ideas for expanding or creating new programs.

During the meeting, Homes for Good, Catholic Community Services, and St. Vincent de Paul presented information. Travis Baker from Homes for Good discussed a security deposit loan pilot program that had ended, which was a collaboration with DevNW. Katie Giles from Catholic Community Services gave an overview of six rental assistance programs and four energy and utility assistance programs. Vikki Perpnan represented St. Vincent de Paul and shared information about Rapid Re-housing, Diversion, Dusk to Dawn renter assistance, and a small amount of funds available through the social service office.

Amanda Borta from Lane County Human Services prepared a handout as she was unable to attend. The document summarized eight homelessness prevention programs, ten rapid re-housing programs, and two other assistance programs including Barrier Busters and Deposit Assistance. A press release from Lane County about the Low-Income Energy Assistance Programs (LIEAP) was also distributed during the meeting.

Challenges identified included limited funding for housing assistance staff; there was more demand than staff resources. Additionally, while rent and deposit assistance is available, it is not always the solution. There are many housing barriers, rent is too high, strict screening criteria (criminal records, poor credit, zero income), renter saturation, high deposits, low wages, etc. In addition, agencies cannot provide ongoing rental assistance. Accessing housing support services could be difficult as it required mandatory in-person appointments (no online applications/options, unable to leave phone messages), language barriers, transportation, and time to get housing services appointments. In addition, eligibility criteria outlined by the funding source for various program was limiting (such as homeless or imminent risk of homelessness vs. unstably housed).

The committee identified the following priority ideas related to financial assistance for renters:

- Fund existing programs
- Fund one-time rent assistance program(s) with flexible qualifying criteria
- Establish a security deposit fund for qualified renters (consider sliding scale fee or grants for very low- or no-income renters)
- Create a one-stop shop/clearinghouse with resources for renters, staffed with someone who could help renters with applications and related paperwork

The committee reviewed and approved the priority ideas and recommendations at the December 11, 2019 meeting.