

Affordable Housing Trust Fund Advisory Committee

The role of Affordable Housing Trust Fund Advisory Committee is to advise City of Eugene staff on: the development of goals and programs related to the use of Affordable Housing Trust Fund resources, the allocation of Affordable Housing Trust Fund resources, and review of specific project proposals to be supported by the Affordable Housing Trust Fund resources.

Agenda

January 28, 2020, 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.	Community Presentations:		
	Overview of Oregon Policy – Home Ownership Opportunities		10 minutes
	• Karen Saxe, DevNW		
	Expanding Home Ownership Opportunities		20 minutes
	• Emily Reiman, DevNW		
	• Kellie DeVore, Habitat for Humanity		
	Current Residential Real Estate Market Conditions		10 minutes
	• Isaac Judd, Hearthstone Real Estate		
VI.	Discussion of Expanding Home Ownership	Discussion	15 minutes
VII.	Next Steps	Discussion	5 minutes

Affordable Housing Trust Fund Advisory Committee Members :

Sarah Pishioneri (Co-Chair) · Scott Rogers (Co-Chair) · John Barofsky · Dane Butler · Paula Farquhar-Stout · Isaac Judd · Pete Knox · Kaarin Knudson · Carmel Snyder

Affordable Housing Trust Fund Advisory Committee Members:

Stephanie Jennings, City of Eugene • 541-682-5529 • SJennings@eugene-or.gov

Teresa Kennedy, City of Eugene • 541-682-5767 • TKennedy@eugene-or.gov

This meeting is open to the public and is wheel-chair accessible. American Sign Language or Spanish interpretation can be provided with 48-hour notice prior to the meeting. For the hearing impaired, assistive listening devices are available with 48 hours' prior notice. The agenda and all background materials can be provided in alternative formats or Spanish with 48-hour notice prior to the meeting. To arrange for any of these services please contact Teresa Kennedy at TKennedy@eugene-or.gov or 541-682-5767.

El lugar de la reunión es accesible para personas con discapacidad. A las personas sordas o con dificultades auditivas les ofrecemos intérpretes o sistemas FM de asistencia auditiva con 48 horas de anticipación. También se ofrecen intérpretes de español con 48 horas de anticipación. Materiales en formatos alternativos están disponibles a solicitud. Para disponer de estos servicios o para mayor información, comuníquese con el personal de Teresa Kennedy, 541-682-5767.

For information about minutes, agendas, or materials, please contact Stephanie Jennings at SJennings@eugene-or.gov or 541-682-5529. Mail inquiries can be directed to City of Eugene Planning and Development Department, 99 W. 10th, Eugene, OR 97401.

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

DATE OF MEETING: December 18, 2019

TO: Teresa Kennedy

RECORDED BY: Rodney Cimburke

=====

ROUTING INFORMATION

(12/30/2019 rcc)
(Date and initials)

Affordable Housing Trust Fund Advisory Committee

December 18, 2019, 9:00 am - 11:00 am

Eugene Atrium Building - 99 West 10th Avenue – Sloat Room

Affordable Housing Trust Fund Advisory Committee

Members:

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

Affordable Housing Trust Fund Advisory Committee Staff:

Stephanie Jennings, City of Eugene

Teresa Kennedy, City of Eugene

PRESENT:

John Barofsky

Sarah Pishioneri

Pete Knox

Dane Butler

Isaac Judd

Paula F. Stout

Carmel Snyder

Kaarin Knudson

Stephanie Jennings

Teresa Kennedy

OTHERS:

Jeffrey Albanese

Emily Puleio

Michele Stark

Kristen Karle

Sarah Daines

Jackie Dowell

Ellen Meyi-Galloway

Jackie Low

Odette Oppe

Nora Cronin

Skylar Yang

Norton Cabell

Nicole Stehlar

Sarah Anne Daines

Steve Ochs

Devin Jenkins

Karen Saxe

Darcy Phillips

Joshua Caraco

ABSENT

Scott Rogers

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.

II. Public Comment

There was no public comment.

III. Minutes Approval

MOTION: Mr. Barofsky moved, seconded by Ms. Knudson, to approve the November 20, 2019, Affordable Housing Trust Fund Advisory Committee minutes. The motion passed unanimously.

IV. Items from Committee Members and Staff

Ms. Jennings reported work was continuing on the 2020 Consolidated Planning process; she said staff was continuing to work on a community profile and an updated set of community needs. Ms. Jennings said she would be sending those materials out to committee members soon via email. Finally, Ms. Jennings announced there would be an Open House for the community on January 22, 2020, from 4-6:30 p.m. at Whirled Pies, and a save the date card would be sent to committee members.

Mr. Barofsky announced he had attended the Eugene City Council meeting on December 9, 2019, and the Council approved the \$500,000 transfer from the General Fund into the Affordable Housing Trust Fund.

V. Housing Tools and Strategies Recommendations

Ms. Jennings brought the committee's attention to the Housing Tools and Strategies Action Inventory in the meeting packet. She listed the following affordable housing tools and strategies that pertained to the Affordable Housing Trust Fund Advisory Committee (AHTF AC):

- Identify new revenue sources for affordable housing units
- Charge a construction excise tax (CET) to raise resources for affordable housing developments
- Shift money from the City of Eugene's General Fund which would shift funding from other City services to support affordable housing
- Help low- and moderate-income households keep their homes safe or stay in their home, such as emergency home repair and foreclosure assistance (homeowner assistance)
- Create process for timely completion of Environmental Review for affordable housing projects to reduce delay
- Expand Eugene's land banking program for affordable housing
- Help low- and moderate-income households purchase a home, such as navigators to support the purchase process and down-payment assistance
- Create a community land trust as a tool to provide affordable, ownership housing
- Waive system development charges (SDCs) entirely for qualifying affordable units
- Loan guarantees—use City funds as backing for loans to help fund affordable housing developments
- Establish a community fund to help new renters
- Create promotional materials for assistance programs/make information on process more readily available
- Encourage employer-assisted housing programs
- Protect renters and availability of rental properties—support and expand landlord/tenant arbitration/mediation

Ms. Knudson offered that she was heartened to witness broad community support for taking actions to address the housing affordability crisis in Eugene. She added there was an infographic on the City of

Eugene's website which correlated to a supporting raft of actions that Better Housing Together had worked on, encouraging Eugene City Council to move forward to implement.

VI. Renter Assistance Recommendations—Information

Mr. Cabell (Chair of the Housing Policy Board [HPB]) and Ms. Low offered the AHTF AC their report on renter assistance recommendations.

VII. Renter Assistance Recommendations—Discussion

Ms. Jennings offered the AHTF AC a brief background on the Renter Protection Committee.

Ms. Knudson asked how the emerging set of recommendations outlined in this discussion flowed together with other areas of the larger Eugene affordable housing discussion(s).

Mr. Cabell clarified the Renters Protection Committee would not do anything about the supply of affordable housing.

Ms. Jennings added there was a scattershot of programs available to support renters, and a lot of it was particular agencies supporting particular groups in the community with things such as rent assistance and case management. She went on further to say, depending on what type of issue(s) the tenant is experiencing, the renter would have to seek out help with the particular issue in the community. Ms. Jennings said that by having a resource that works to consolidate those different renter protection services in the community, renters could more easily find the exact help they require for their particular issue(s).

Mr. Butler wondered if there would be any matching-up of associations such as the Rental Owners Association, Lane County, (ROA) with other associations or groups, that would further help for renters.

Mr. Cabell offered there was no good equivalent of the ROA on the tenant side, but there was the new Springfield-Eugene Tenant Association, which was just beginning a helpline to offer assistance (including education) to renters/tenants.

Ms. Snyder offered that currently, she was leaning toward voting against what was laid out in the renter assistance recommendations because she felt home ownership, not renting, should be the group's (and the trust fund's) primary focus to begin with.

Ms. Low asked Ms. Snyder which she felt was more important as far as helping renters was concerned: deposit and rent assistance, or education.

Ms. Snyder replied both were important.

Ms. Jennings said Eugene City Council had given this body some direction at a July 2019 meeting that directed the AHTF AC to allocate at least 50% of resources to renters' assistance.

Ms. Pishioneri asked how renters' assistance would be introduced into the community that needs it. She also pointed out that keeping people and families in their rentals helps to maintain affordable housing in the community by keeping a tenant's current rent capped at 7%.

Ms. Stout felt there was a need for education about the number of unhoused children in Lane County. She offered it would be very beneficial to kids in the way that it would give them a little piece of mind as far as staying in their current housing situations.

Mr. Barofsky wondered what amount of money would be required to bring these plans to fruition.

Ms. Knudson said they were looking at a myriad of different funding options and opportunities, some of them one-time only funds, and some ongoing and revolving.

Mr. Knox asked if the amount of money discussed for renter assistance was decided and fixed, or if it was just an estimate at this point.

Ms. Jennings answered that at the previous meeting, the AHTF AC looked at an estimated first-year budget, and that rough figure came out to be around \$1 million.

Mr. Knox wondered if the AHTF AC would have to generate a request for proposal (RFP) annually, or would it be more of an ongoing, as-needed RFP process.

Ms. Jennings offered that once the Eugene City Council signed off on the overall amount which would be allocated to the renter assistance, the AHTF AC would spend more time thinking about an RFP (or RFPs).

Ms. Snyder asked when the next renters protection meeting was.

Ms. Kennedy said it was on January 8, 2020 from 10 a.m. - noon at the Atrium, Saul room.

Ms. Jennings inquired as to who from the AHTF AC would be willing to volunteer to work a little more on the renters' assistance issue.

Ms. Pishioneri, Ms. Knudson, and Mr. Knox all expressed interest.

VIII. Community Presentations

- **DevNW – Karen Saxe**

Ms. Saxe offered those present a presentation on DevNW.

Ms. Pishioneri asked about DevNW's Pilot Deposit Program. She clarified that it was a loan, and as such, she opined that since tenants were liable to pay back the loan over time, they would be more motivated to clean up a unit once they were about to move out of it.

Ms. Saxe said that was correct.

Ms. Knudson wondered if anyone present had a sense of the number of people struggling with rent and rental issues.

Mr. Ochs said there was currently around 5,000 applicants on the Section 8 waiting list for Lane County.

Ms. Saxe added that DevNW's Deposit Program was currently at approximately a 94% payback rate.

- **Cornerstone Community Housing – Darcy Phillips**

Ms. Phillips offered those present a presentation on Cornerstone Community Housing, including a housing needs snapshot handout.

- **St. Vincent DePaul – Kristen Karle**

Ms. Karle offered those present a presentation on St. Vincent de Paul (SVDP).

- **Homes for Good – Steve Ochs**

Mr. Ochs offered those present a presentation on Homes for Good.

Ms. Snyder asked what exact services Homes for Good offers as far as Section 8 vouchers were concerned.

Mr. Ochs replied that Homes for Good often assisted people without Section 8 vouchers by way of rental assistance. He continued that Homes for Good also had a Housing Choice Voucher program, which prospective renters could use freely in the rental market in its entirety.

- **SquareOne Villages – Jeff Albanese**

Mr. Albanese offered those present a presentation on SquareOne Villages.

IX. Discussion of Expanding Rental Development

Ms. Jennings introduced the topic of discussion with a handout on the affordable housing RFP process. She spoke of the HOME funds, which were largely used for property acquisitions and gap funding.

Ms. Saxe answered Ms. Snyder's question that DevNW's services were provided for both rental and development; she said her organization has worked with both new residential construction, and repair and rehabilitation of existing structures.

Mr. Judd asked about the Construction Excise Tax (CET) funds—he wondered if the organizations represented at the meeting would better serve the community by issuing grants or loans.

Mr. Albanese offered that SquareOne had thought about that issue a lot. He said one of the challenges with cooperative housing, was a lot of the available financing cannot be sold to the secondary market.

Ms. Karle said she preferred grants, because it enabled SVDP to give as much as possible to the community.

Mr. Ochs asserted there was an opportunity in this community to use grant monies to address local homelessness, if not in the form of housing, then shelters and community support.

Ms. Knudson asked how those present saw this type of work showing success on the global or national level, and how could the local community and its representatives interface with those larger efforts.

Ms. Karle pointed to mixed-income housing and income averaging as two salient steps that would alleviate the strains of local housing issues.

Ms. Jennings clarified that income restrictions were only considered at the time an individual or family entered housing, but if their income was to go up after entering housing, it would not preclude them from remaining in that housing situation. She also noted the federal funding the AHTF AC had access to could be used up to 60% of local area median income.

Mr. Barofsky named several points from the presentations that he thought it worthwhile for the committee to consider: deposit assistance (especially for those with Section 8 vouchers), the fact that any programs would have to be implemented within the City of Eugene for funding purposes, and using the 50% allowance laid out by Eugene City Council for rentals to seed some of the revolving loan funds.

Ms. Stout asked what the group thought about working with community members with an income of \$0.

Mr. Ochs opined one of the best local tools for \$0 income folks was housing choice and project-based vouchers.

Ms. Saxe said if there were no vouchers as mentioned by Mr. Ochs, and a tenant had no income, developers would have to cover that cost.

Mr. Barofsky asked if there was any manner of rental assistance for those residing in manufactured homes.

Ms. Jennings said the City of Eugene had an emergency home repair program that helps those living in manufactured homes maintain their units; she added frequently, the cost of renting the land the manufactured home sits on leaves little or no finances for the renter to maintain the unit.

Mr. Albanese indicated the national organization Resident-Owned Communities, in which a group of tenants form a cooperative that owns and maintains the land all the units are on.

X. Next Steps

Ms. Jennings announced the next AHTF AC meeting would focus on home ownership, and that meeting would be held on January 28, 2020, 9 a.m. - 11 a.m.

Ms. Pishioneri adjourned the meeting at 11:07 a.m.

Recorded by: Rodney Cimburke