



MEDFORD CITY COUNCIL STUDY SESSION

January 22, 2015
Noon

Medford Room, City Hall
411 W. 8th Street, Medford

AGENDA

1. CDBG 5-Year Consolidate Plan Goal Setting – Angela Durant, Parks & Recreation
2. Executive Session pursuant to ORS 192.660((2)(h) to consult with counsel concerning the legal rights and duties of a public body with regard to current litigation or litigation likely to be filed.

The City of Medford
Community Development Block Grant Program
2015 – 2019 CONSOLIDATED PLAN PRIORITY NEEDS
Preliminary List as of December 12, 2014
(Subject to final review and approval by Council)

1. COMMUNITY SERVICES (Public Service)
 - a. Child Care Services (day care, after school care)
 - b. Health Services (medical and dental)
 - c. Domestic Violence and Child Abuse (prevention and counseling)
 - d. Crime Prevention
 - e. Youth Services
 - f. Senior Services
 - g. Transportation Services
 - h. Fair Housing

2. HOUSING
 - a. Major Home Improvements
 - b. Affordable New Housing Development for Homeownership and Rental
 - c. Homeownership Assistance
 - d. Transportation Vouchers / Subsidies that aid in De-concentration
 - e. Emergency Assistance, i.e. Foreclosure, rent, utilities
 - f. Affordable Housing for Seniors and persons with disabilities
 - g. Minor and Emergency Home Improvements

3. ECONOMIC DEVELOPMENT

- a. Employment / Job Training, Workforce Readiness
- b. Technical Assistance to Small Business / Business Incubators
- c. Small Business Loans

4. PUBLIC IMPROVEMENTS / INFRASTRUCTURE / PUBLIC FACILITIES

- a. Code Enforcement
- b. Demolition
- c. Public Infrastructure (streets, sidewalks, water and sewer connections)
- d. Street Improvements, signage, lighting

5. COMMUNITY FACILITIES

- a. Parks and Recreation
- b. Senior Centers
- c. Youth Centers

6. HOMELESS SERVICES AND FACILITIES

- a. Emergency Shelter (operations and essential services)
- b. Homeless Prevention
- c. Rapid Re-housing
- d. HMIS
- d. Emergency Shelter and Transitional Housing

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Medford, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Housing Authority of Jackson County, and homeless service providers to provide a picture of the local market.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in Medford is heavily weighted toward single-family housing, with 62 percent of households residing in single-family detached structures. Approximately 54 percent of households are home owners, with 82 percent of owner households living in housing units with three or more bedrooms. Twenty-eight percent of housing units are in multifamily developments, with two to twenty or more units in the structure. With over 8,476 multifamily units serving over 13,400 renter households, the data suggest that almost 5,000 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (28%) and owner (82%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,260	62%
1-unit, attached structure	2,196	7%
2-4 units	3,342	11%
5-19 units	2,394	8%
20 or more units	2,740	9%
Mobile Home, boat, RV, van, etc	1,216	4%
Total	31,148	100%

Table 1 – Residential Properties by Unit Number

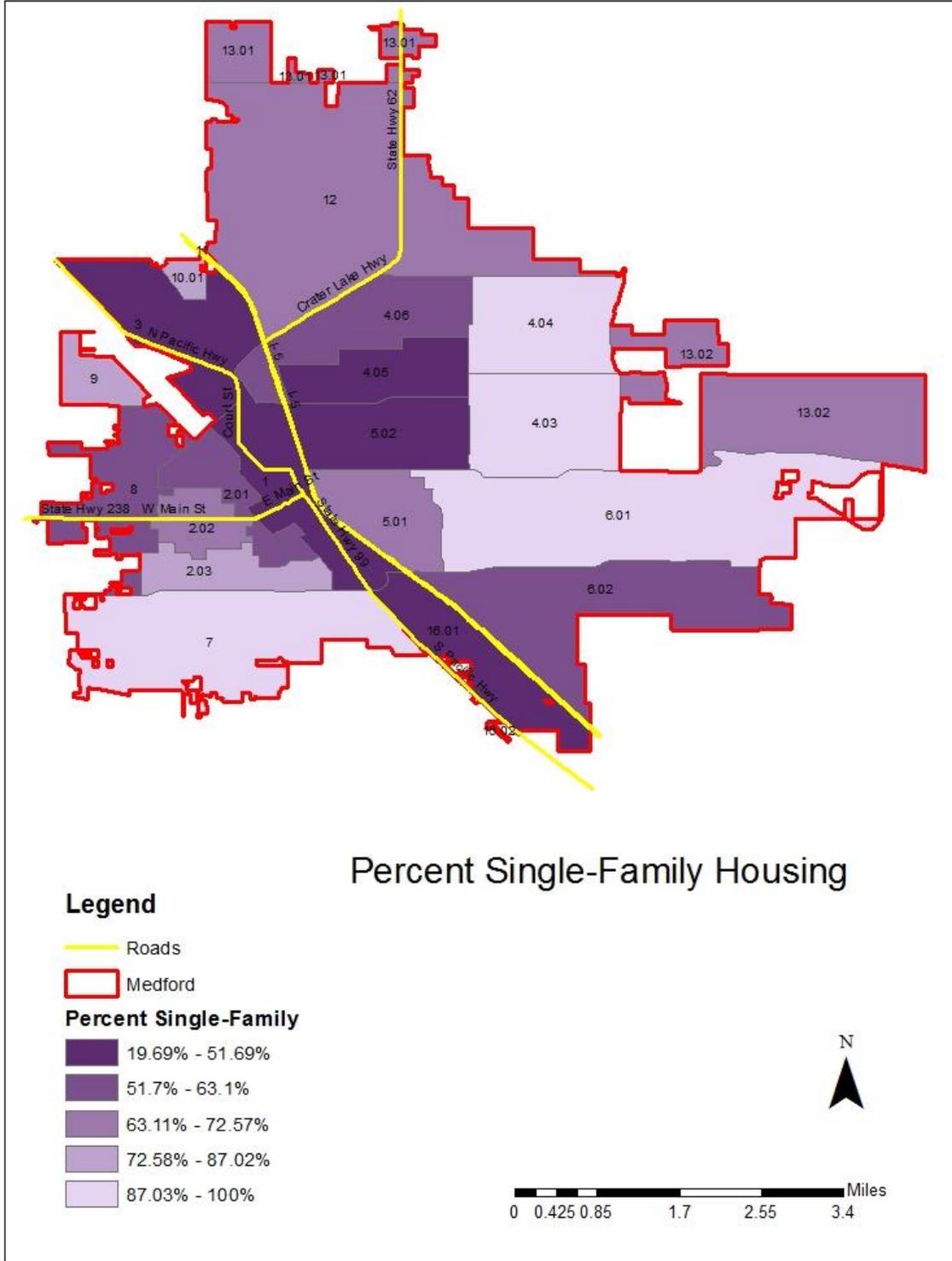
Data Source: 2005-2009 ACS Data

Unit Size by Tenure

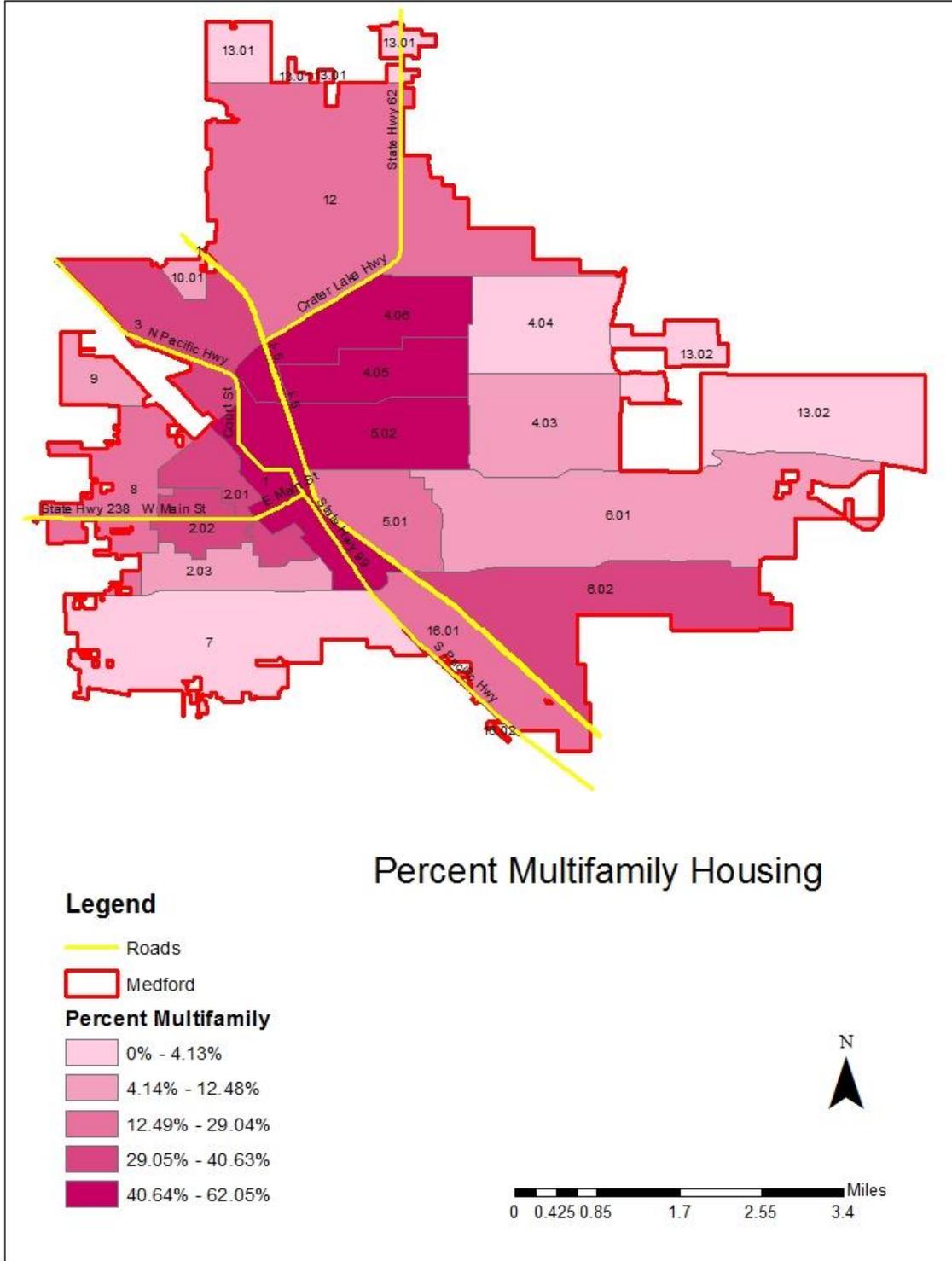
	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	660	5%
1 bedroom	185	1%	3,186	24%
2 bedrooms	2,683	17%	5,816	43%
3 or more bedrooms	13,104	82%	3,812	28%
Total	15,972	100%	13,474	100%

Table 2 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data



Percent Single-Family



Percent Multifamily

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

The Housing Authority of Jackson County manages 93 Mod-Rehab units in the county, along with 1,835 vouchers, serving low-income households. There are 445 HUD subsidized units in Medford, including 171 Section 202/811 units in four developments, 50 subsidized units from previously insured projects, 178 assisted units in projects with no HUD financing, and 46 assisted units in insured developments.

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

There are currently 455 assisted units reported in HUD's multifamily database in Medford. All property have been renewed in the recent past or have expiration dates of 2014 or later. It does not appear that any units are expected to be lost from the affordable housing inventory, though most are renewed on a yearly basis and owners' intentions may change.

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

Sixty-two percent of all households in Medford reside in single-family detached homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in home with three or more bedrooms (82%). By comparison, only 28 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a potential need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The majority of housing units in Medford are in single-family structures (62%). Of renter households, most (72%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of

which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 28 percent larger units (three or more bedrooms) compared to 82 percent for owner occupied units. There is a moderately large inventory of HUD insured rental units in Medford which are not subsidized (433 units), suggesting loss of affordable housing inventory from the expiration of Section 8 contracts over the years.

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

Introduction:

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Medford was \$128,500. By 2009, the median value had increased by 98 percent to over \$253,900. Rental costs had similar, though somewhat lower, increases rising 29 percent from \$522 in 2000 to \$675 in 2009. In Medford, almost 63 percent of renter households paid between \$500 and \$999 per month in rent. Just over six percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	128,500	253,900	98%
Median Contract Rent	522	675	29%

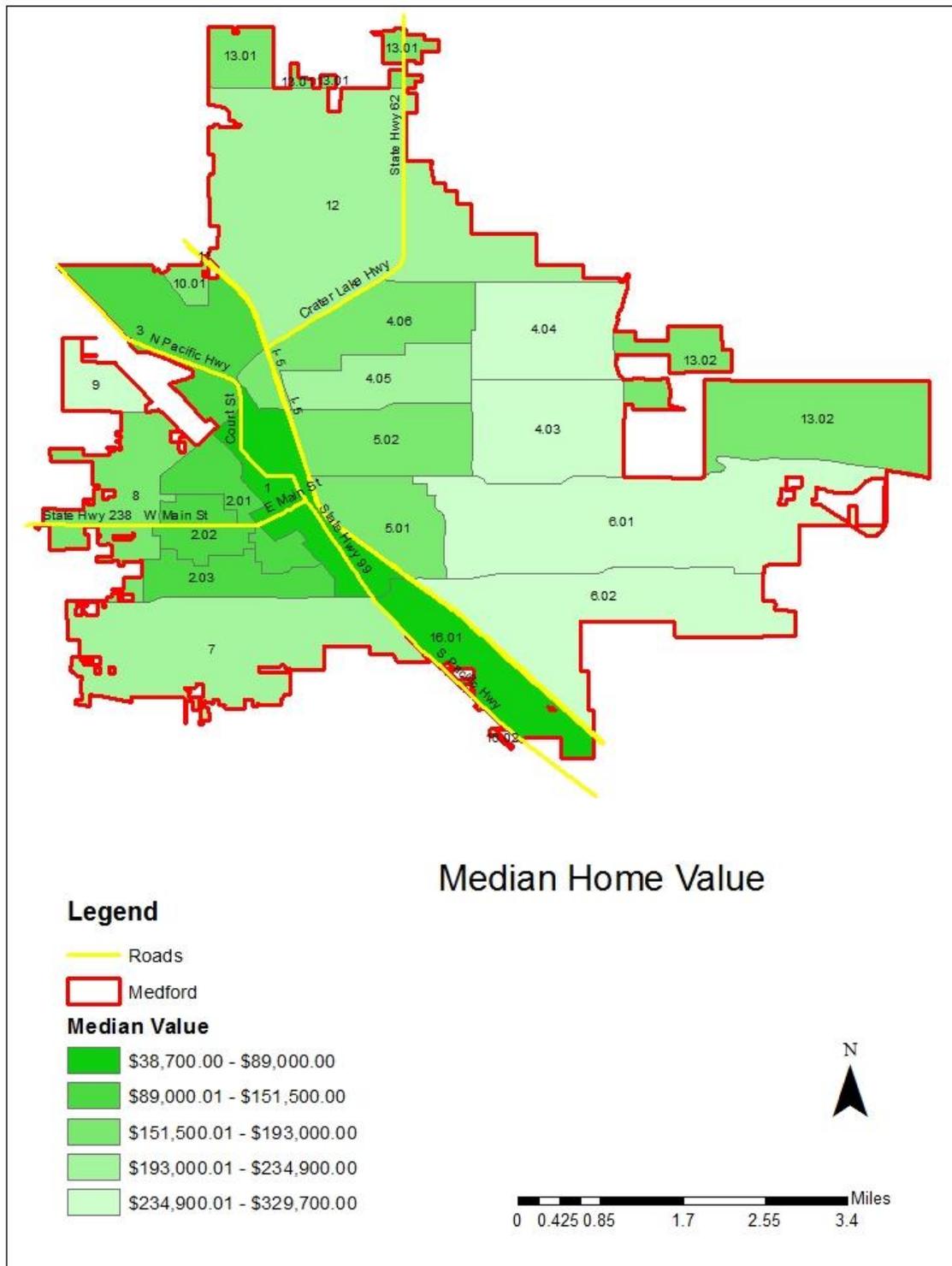
Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

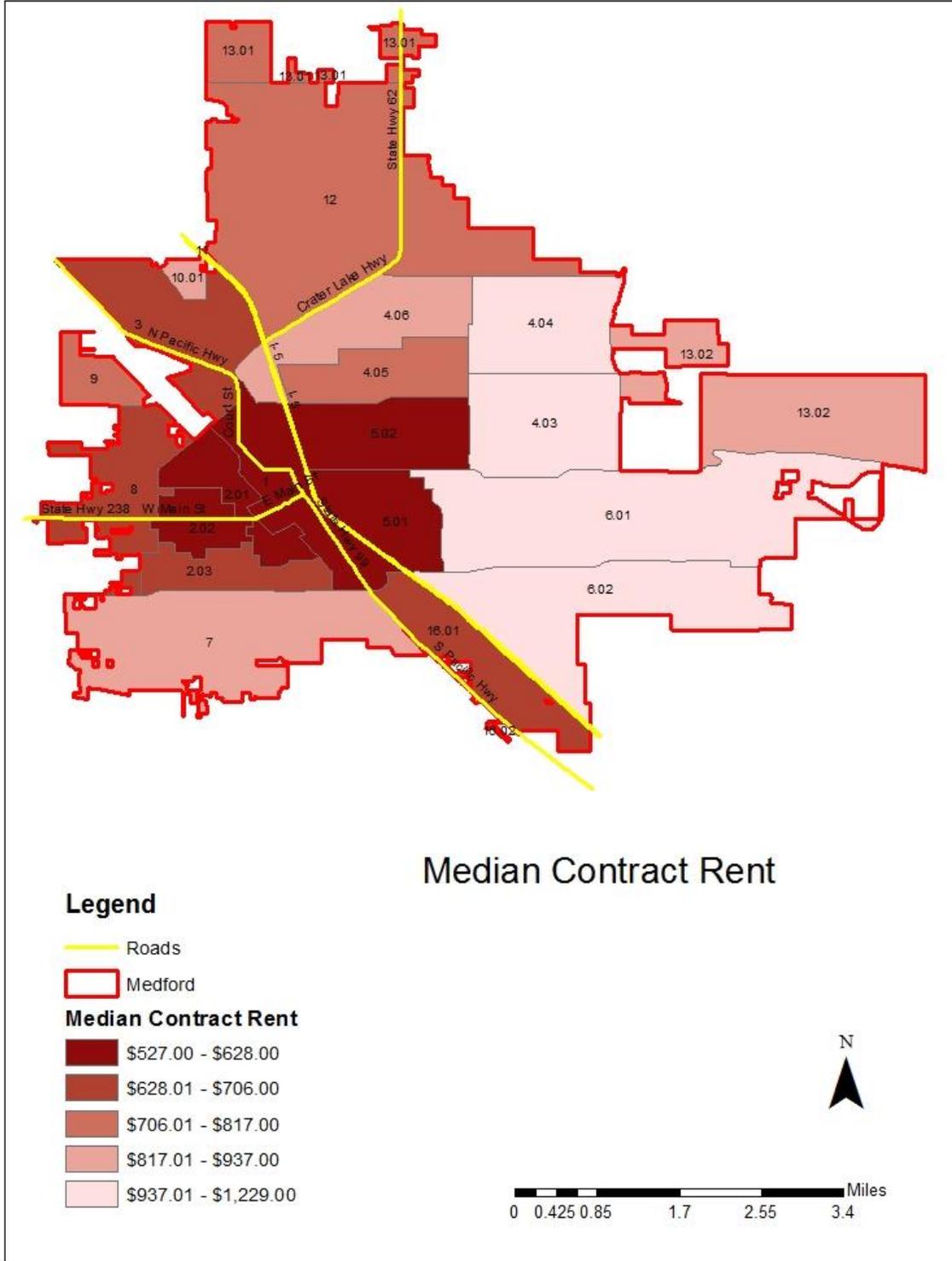
Rent Paid	Number	%
Less than \$500	3,078	22.8%
\$500-999	8,479	62.9%
\$1,000-1,499	1,054	7.8%
\$1,500-1,999	270	2.0%
\$2,000 or more	593	4.4%
Total	13,474	100.0%

Table 4 - Rent Paid

Data Source: 2005-2009 ACS Data



Median Home Value



Median Contract Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	620	No Data
50% HAMFI	1,650	425
80% HAMFI	5,885	835
100% HAMFI	No Data	1,305
Total	8,155	2,565

Table 5 - Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 6 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that six percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates an extreme cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

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

With a 98 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make

home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a slower pace, 29 percent between 2000 and 2009. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

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

No data are provided in the table for a comparison.

Discussion:

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 29 percent since 2000, putting pressure on lower income households looking for rental opportunities.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Medford, 65 percent of owner-occupied housing units and 48 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 34 percent of owner households and 46 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or more than one person per room, with the later more likely for renter housing than for owner housing. Fifty-one percent of owner-occupied housing and 52 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Over 3,100 units in Medford were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition by suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,412	34%	6,231	46%
With two selected Conditions	236	1%	652	5%
With three selected Conditions	15	0%	69	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,309	65%	6,522	48%
Total	15,972	100%	13,474	100%

Table 7 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,375	15%	2,063	15%
1980-1999	5,362	34%	4,500	33%
1950-1979	6,133	38%	5,212	39%
Before 1950	2,102	13%	1,699	13%
Total	15,972	100%	13,474	100%

Table 8 – Year Unit Built

Data Source: 2005-2009 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	8,235	52%	6,911	51%
Housing Units build before 1980 with children present	2,155	13%	965	7%

Table 9 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 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 10 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Fifty-one percent of the owner-occupied housing stock and 52 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of Medford, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The data show that the number of housing units in Medford built prior to 1980, and potentially where lead-based paint hazards might be found, include 51 percent of all owner housing and 52 percent of rental housing. Thirteen percent of owner housing units and seven percent of rental housing units built prior to 1980 are occupied by families with children present, a total of over 3,100 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 3,100 units in Medford built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Medford targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the Housing Authority of Jackson County with the City's CDBG funding, provide owners of owner-occupied, single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

The Jackson County Housing Authority does not own any public housing units. Its inventory includes 94 units of mod-rehab housing in three projects and 1,860 vouchers.

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	94	0	1,860	24	1,836	773	139	1,270
# of accessible units									

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

Table 11 – 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:

The Jackson County Housing Authority does not own any public housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	0

Table 12 - Public Housing Condition

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

The Jackson County Housing Authority does not own any public housing units.

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

The Jackson County Housing Authority does not own any public housing units.

Discussion:

The Jackson County Housing Authority does not own any public housing units.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following data are the most current count of homeless facilities in Medford and Jackson County taken from HUD's report for the Jackson County Continuum of Care.

Facilities and Housing Targeted to Homeless Households

	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)	303	0	0	0	0
Households with Only Adults	566	12	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	363	0	0	0	0
Unaccompanied Youth	26	0	0	0	0

Table 13 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Inventory List for OR-502 Jackson County CoC

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

Homeless service providers in Medford provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

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.

Medford and Jackson County are served by a wide range of organizations that address the needs of homeless individuals and families. Included are:

- ACCESS - homeless assistance programs and housing counseling
- Salvation Army, Medford Citadel, Hope House – supportive housing programs
- Community Works– transitional living program
- RVCOG/DASIL - community center for disabled and homeless persons
- Hearts with a Mission - shelter, education mentoring, and transition planning for homeless and at-risk youth
- Men's Gospel Mission - short-term shelter, meals, spiritual assistance
- St. Anthony Shelter – shelter for women Dunn House Shelter - safe refuge and support for women and children escaping domestic violence

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional and permanent housing, drug treatment programs, services for victims of domestic violence, mental health treatment, healthcare, and numerous associated services that attempt to address the continuum of needs of homeless persons.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations in Medford include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

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

The supportive housing needs of special needs populations in Medford vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

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

While individual institutions provide discharge planning services to their clients, there is no established protocol within the service provision structure in Medford regarding returning patients from mental and physical health institutions.

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)

The City will be funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside there. As a homeowner ages he/she is often unable to continue to provide the maintenance needed to

keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and also more extensive rehabilitation needed to bring a home completely up to current building code.

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))

The City of Medford does not currently have any plans to directly address the housing and supportive service needs of persons who are not homeless but have other special needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

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

There are no known barriers to affordable housing resulting from public policies of the City of Medford.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the households relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in Medford provide employment opportunities and some descriptive consideration of education and employment levels.

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	699	111	2	0	-2
Arts, Entertainment, Accommodations	3,670	2,908	11	10	-1
Construction	2,304	1,254	7	4	-3
Education and Health Care Services	6,785	8,621	21	29	8
Finance, Insurance, and Real Estate	2,164	2,280	7	8	1
Information	626	1,013	2	3	1
Manufacturing	2,688	870	8	3	-5
Other Services	1,417	3,475	4	12	8
Professional, Scientific, Management Services	2,753	1,164	8	4	-4
Public Administration	1,155	687	4	2	-2
Retail Trade	5,945	4,509	18	15	-3
Transportation and Warehousing	1,189	1,096	4	4	0
Wholesale Trade	1,099	1,930	3	6	3
Total	32,494	29,918	--	--	--

Table 14 - Business Activity

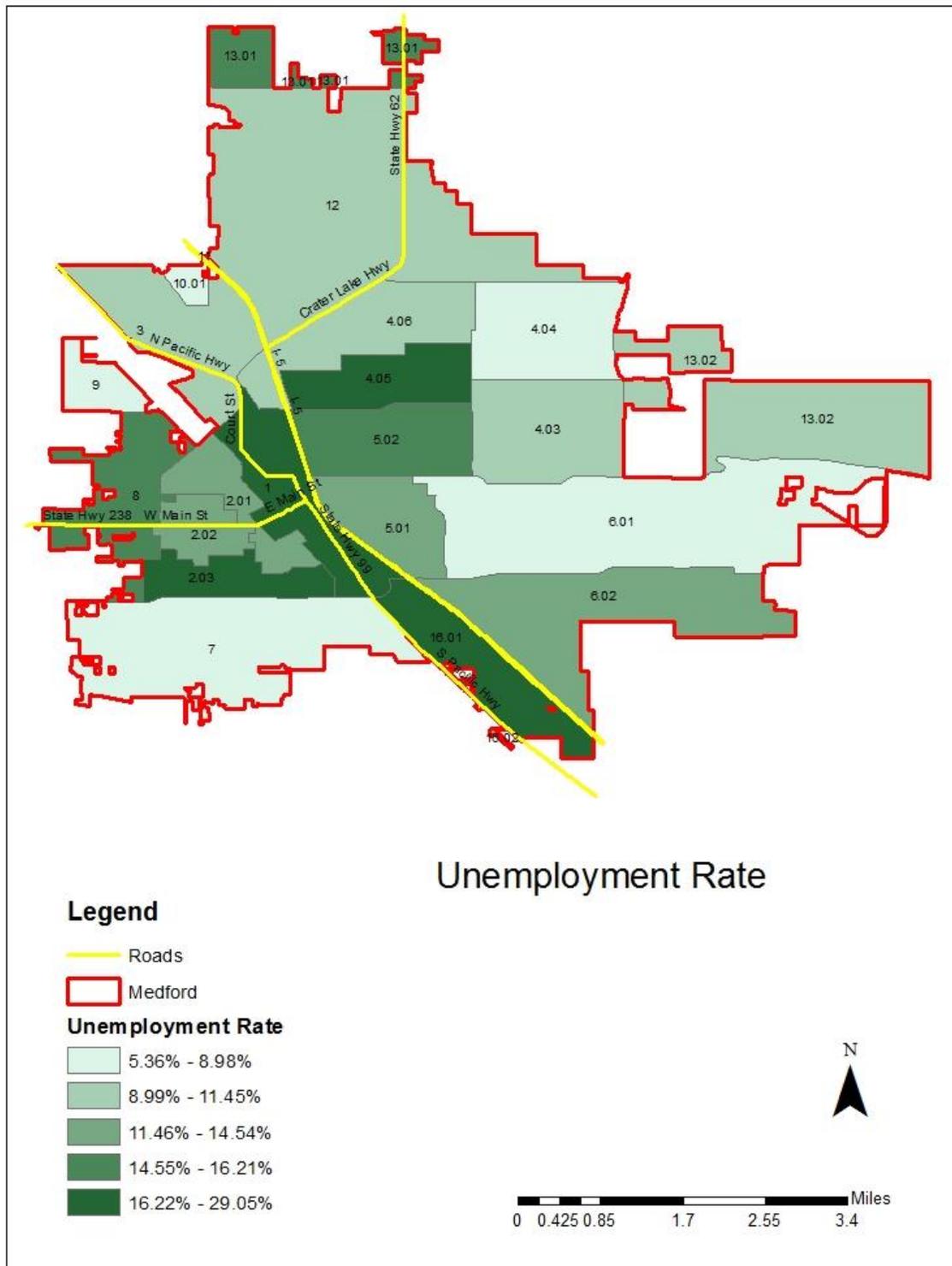
Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	34,964
Civilian Employed Population 16 years and over	32,494
Unemployment Rate	7.06
Unemployment Rate for Ages 16-24	21.67
Unemployment Rate for Ages 25-65	4.40

Table 15 - Labor Force

Data Source: 2005-2009 ACS Data



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	9,068
Farming, fisheries and forestry occupations	434
Service	6,430
Sales and office	10,170
Construction, extraction, maintenance and repair	2,822
Production, transportation and material moving	3,570

Table 16 - Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	27,264	90%
30-59 Minutes	2,001	7%
60 or More Minutes	1,159	4%
Total	30,424	100%

Table 17 - Travel Time

Data Source: 2005-2009 ACS Data

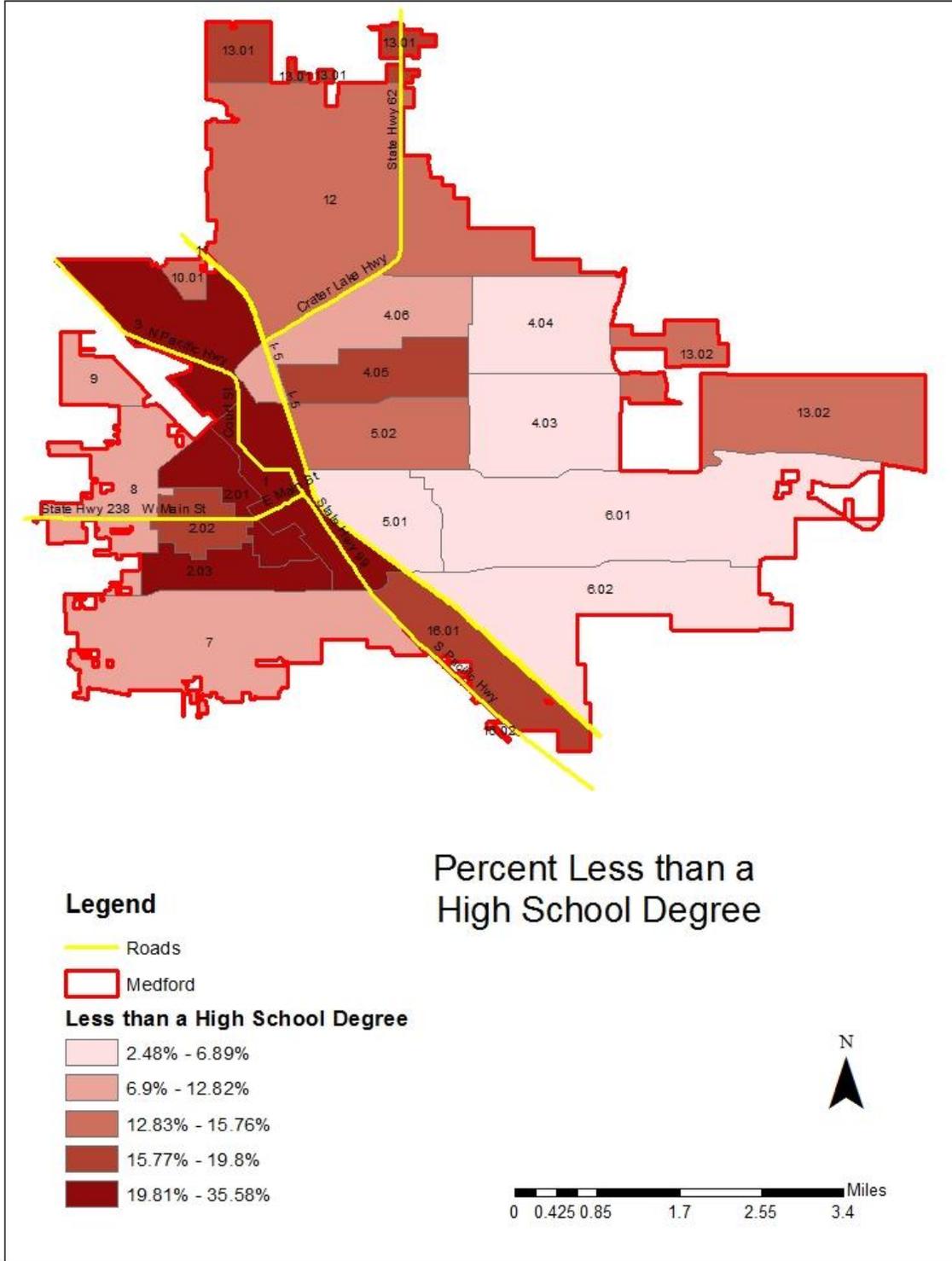
Education:

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	2,814	199	1,182
High school graduate (includes equivalency)	6,832	475	2,606
Some college or Associate's degree	10,419	772	2,953
Bachelor's degree or higher	6,770	154	1,187

Table 18 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data



Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	148	472	289	544	382
9th to 12th grade, no diploma	1,397	1,122	709	1,059	938
High school graduate, GED, or alternative	2,109	2,683	2,406	4,824	3,639
Some college, no degree	1,993	3,113	2,793	5,177	3,236
Associate's degree	337	637	661	1,775	512
Bachelor's degree	341	1,470	1,388	2,694	1,407
Graduate or professional degree	16	350	585	1,636	1,243

Table 19 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,853
High school graduate (includes equivalency)	24,448
Some college or Associate's degree	28,544
Bachelor's degree	39,397
Graduate or professional degree	56,538

Table 20 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

The most active business sector in Medford, in terms of the number of workers in the various industries, is Education and Health Care Services with 21 percent of all workers. That sector is followed by Retail Trade and Arts, Entertainment, Accommodations with 18 and 11 percent respectively. Professional, Scientific, Management Services has a eight percent share of workers, as does the Manufacturing sector, followed by Finance, Insurance and Real Estate and the Construction sectors with seven percent share each.

Describe the workforce and infrastructure needs of the business community:

The City offers incentives for new or expanding businesses in the way of tax credits. These credits are through the Enterprise Zone and E-Commerce Overlay.

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.

Business Expansions:

- Four car dealerships are being expanded
- Amy's Kitchen expanded
- One West Main – includes three businesses Pacific Retirement Services, Pro-Care Software, and Rogue Disposal
- Blue Cross expanded
- Boise expanded

New Developments:

- The Commons
- Northgate Center
- Southgate Center
- Delta Center
- New Hilton being built

Other Developments/Expansions:

- USCCP Phase IV
- Hawthorne Park
- Three new fire stations
- New police station

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

Generally, there is a wide range of jobs in Medford with a variety of education and skill requirements. The industry with the most workers in Medford is the Education and Health Care Services sector, which typically has stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. Medford's second and third largest sectors are Retail Trade and Arts, Entertainment, Accommodations, typically calling for a less educated, less skilled workforce. Medford has a relatively well educated workforce, with over two times as many residents over the age of 16 having a college degree as those not having finished high school.

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.

According to the Southern Oregon Regional Economic Development, Inc. website, the following workforce development opportunities are available in Medford. Rogue Valley Classes, offers a variety of classes for; - Workforce and Short-Term Training - Customized/Contract Training for Business Needs - Professional Development The Job Council offers a variety of workforce development services, including: - Applicant Screening - On the Job Training - Internships PowerUp offers scholarships for high quality employee training workshops, specific to; - Computer Skills - Leadership Training - Industrial Safety - Information Technology (IT) - Customized Workshops Developed for Your Business Needs

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

Yes

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.

The goals of the regional CEDS are: - Promote the creation of quality jobs that pay above the regional average. - Diversify the economic base of the region. - Increase the supply and availability of capital for business start-up and expansion. - Improve communication and coordination with our partners - Strive for efficient government services/procedures to promote economic development - Assess and promote current and future workforce needs. The City of Medford will participate in economic development activities as opportunities arise.

Discussion

Medford has seen significant expansion of business concerns in the community, as well as new business development stimulated by enterprise zone tax credits and the City's new Electronic Commerce Overlay zone. The city offers a well-educated workforce and numerous opportunities for that workforce to attain additional skills and education. Southern Oregon Regional Economic Development, Inc. heads up the regional Comprehensive Economic Development Strategy, which focuses on the development of quality jobs, diversification of the economic base of the region, an increase in capital for business start-up and expansion, and improved communication and coordination with regional partners.

MA-50 Needs and Market Analysis Discussion

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

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

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

The Hispanic population, which makes up 13.8 percent of the total population of Medford, is concentrated in census tracts in central Medford and in the northeastern census tracts. In some of these tracts, the percentage Hispanic exceeds 34 percent of the total population of the tract. These tracts also show high rates of poverty. A map of the Hispanic population concentrations is provided below along with poverty by tract as well.

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

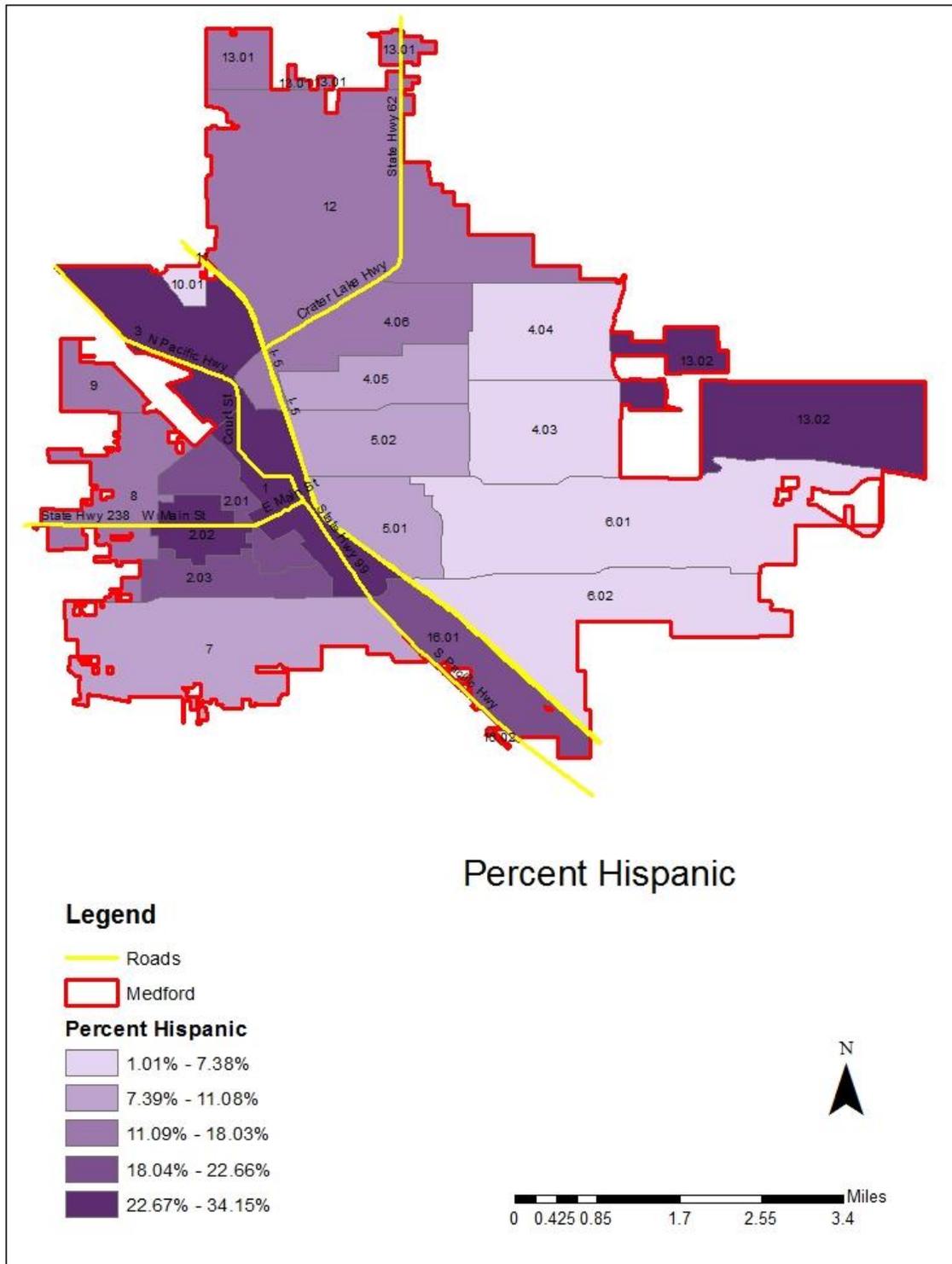
These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well.

Are there any community assets in these areas/neighborhoods?

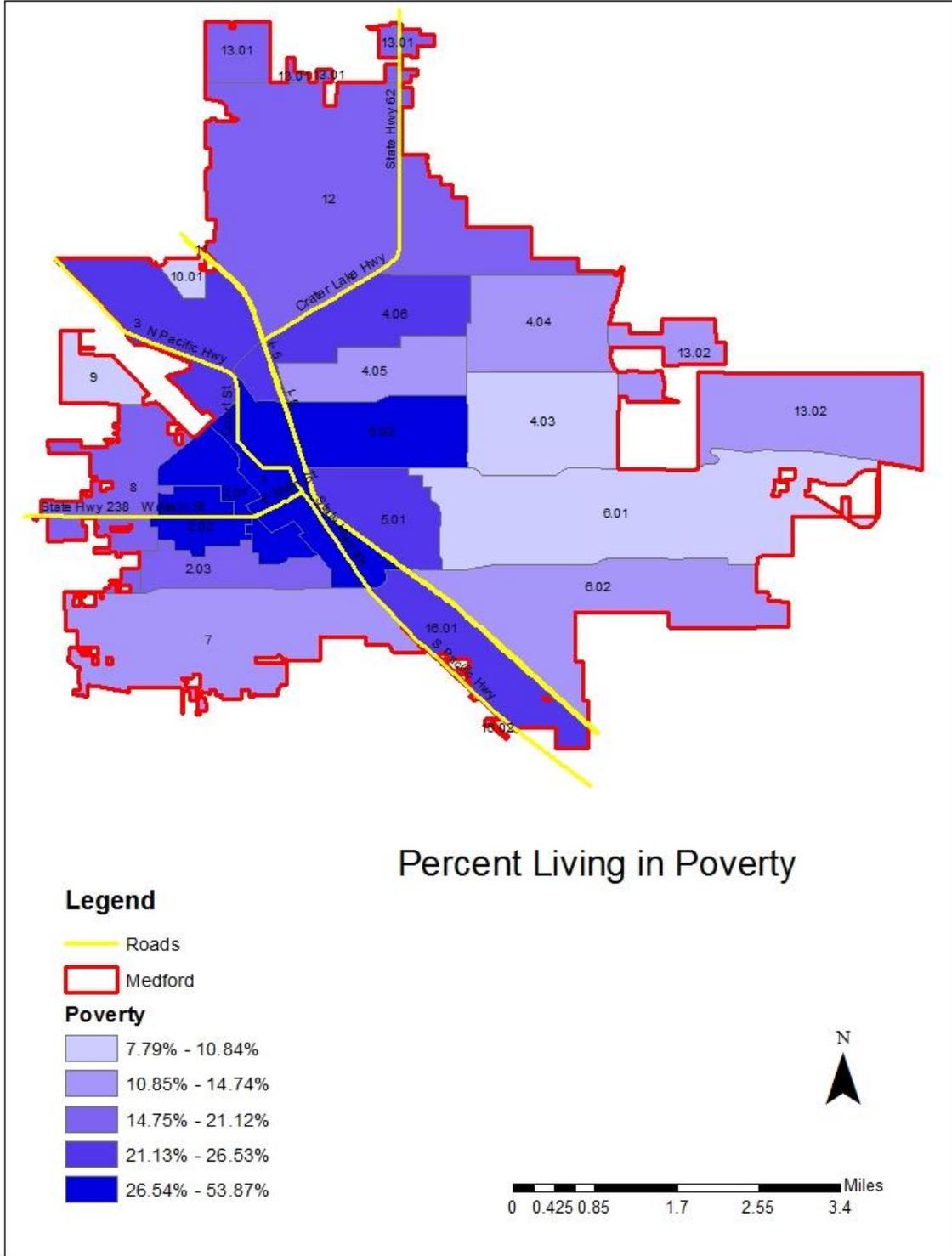
These areas do have community assets, including community and senior centers, parks, and other public facilities. The mod-rehab properties operated by the Housing Authority of Jackson County is also located within these neighborhoods.

Are there other strategic opportunities in any of these areas?

In areas where brownfield issues are not a concern, private and non-profit developers could find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.



Percent Hispanic



Percent Living in Poverty

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Medford, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) doesn't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

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

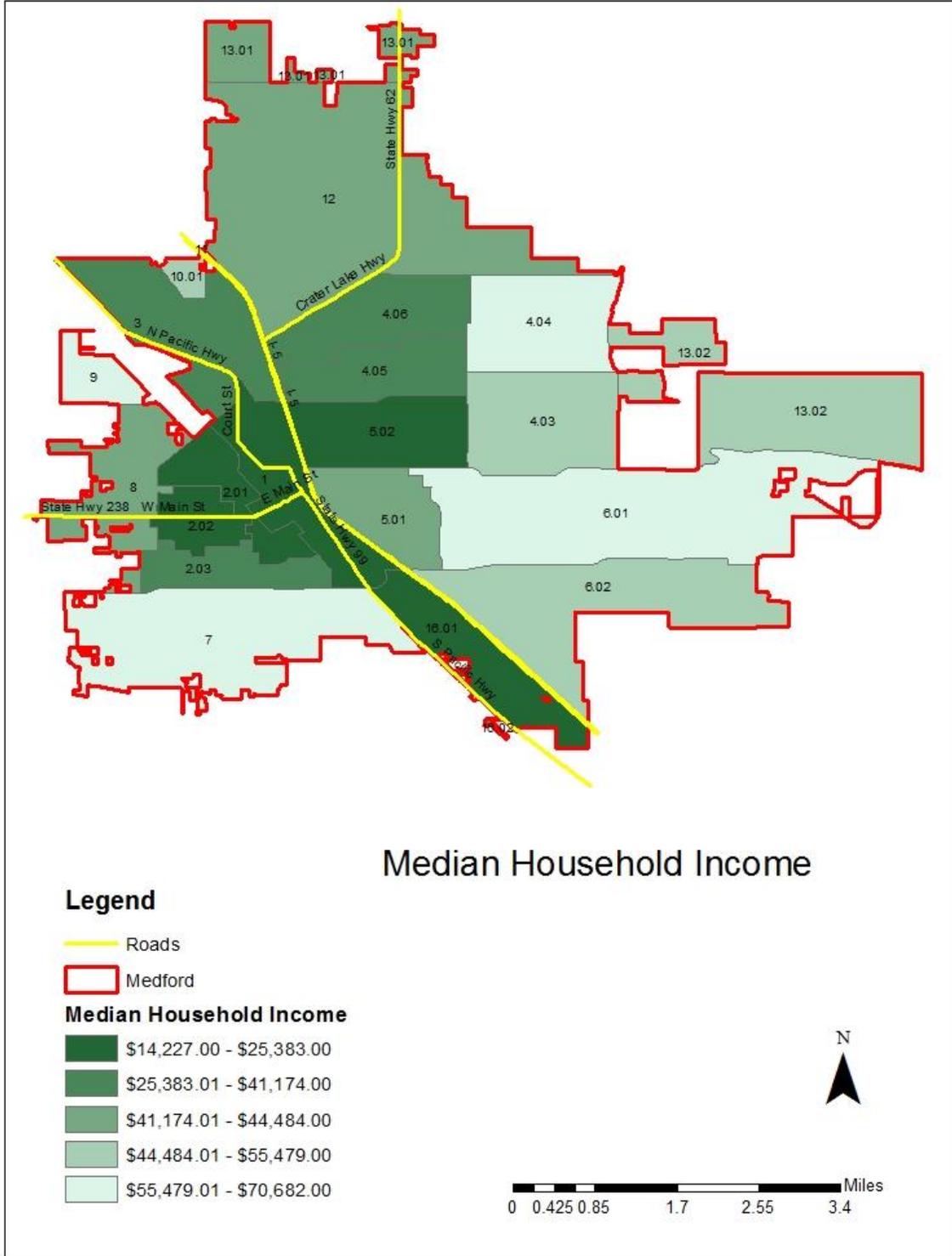
Summary of Housing Needs

The following data provide an analysis of housing problems in Medford, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with over 57 percent of renter households and 72 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with almost 30 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses, while cost burden is the most common for owner households where 29 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 27 percent paying more than 50% of their income on housing expenses. The next most pressing housing problem in Medford is overcrowding in rental housing, with less than four percent living in units with 1.01 to 1.5 persons per room. When comparing overcrowding with cost burden, the needs observed are not nearly as pressing.

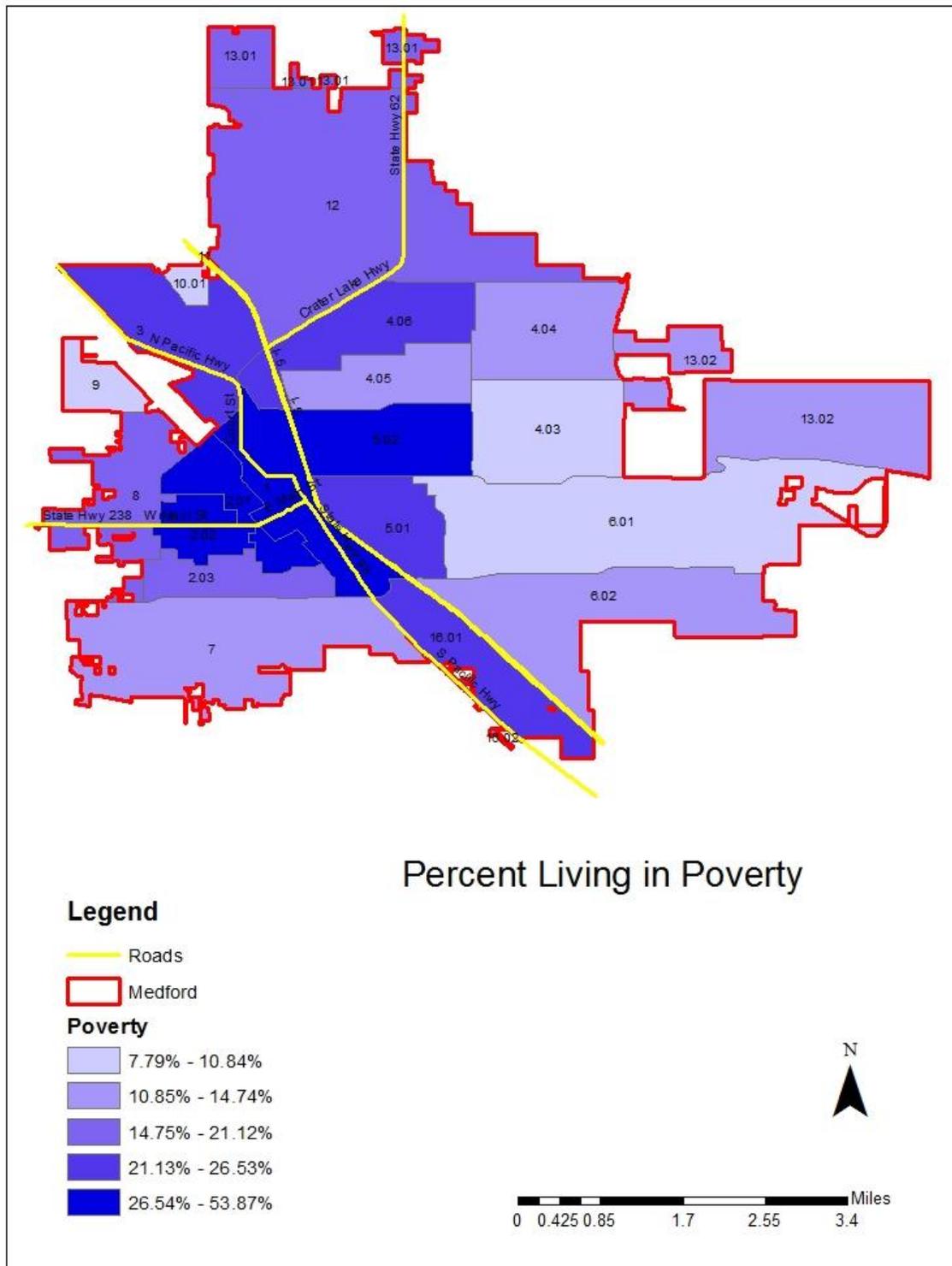
Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	63,151	71,918	14%
Households	26,294	29,446	12%
Median Income	\$36,481.00	\$43,422.00	19%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)



Median Household Income



Percent Living in Poverty

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,490	3,180	5,070	3,520	
Small Family Households *	1,190	890	1,740	8,200	
Large Family Households *	135	300	570	1,115	
Household contains at least one person 62-74 years of age	395	665	670	440	2,535
Household contains at least one person age 75 or older	525	605	905	725	2,010
Households with one or more children 6 years old or younger *	715	545	1,195	2,275	
* the highest income category for these family types is >80% HAMFI					

Table 2 - Total Households Table

Data 2005-2009 CHAS
Source:

Housing Needs Summary Tables

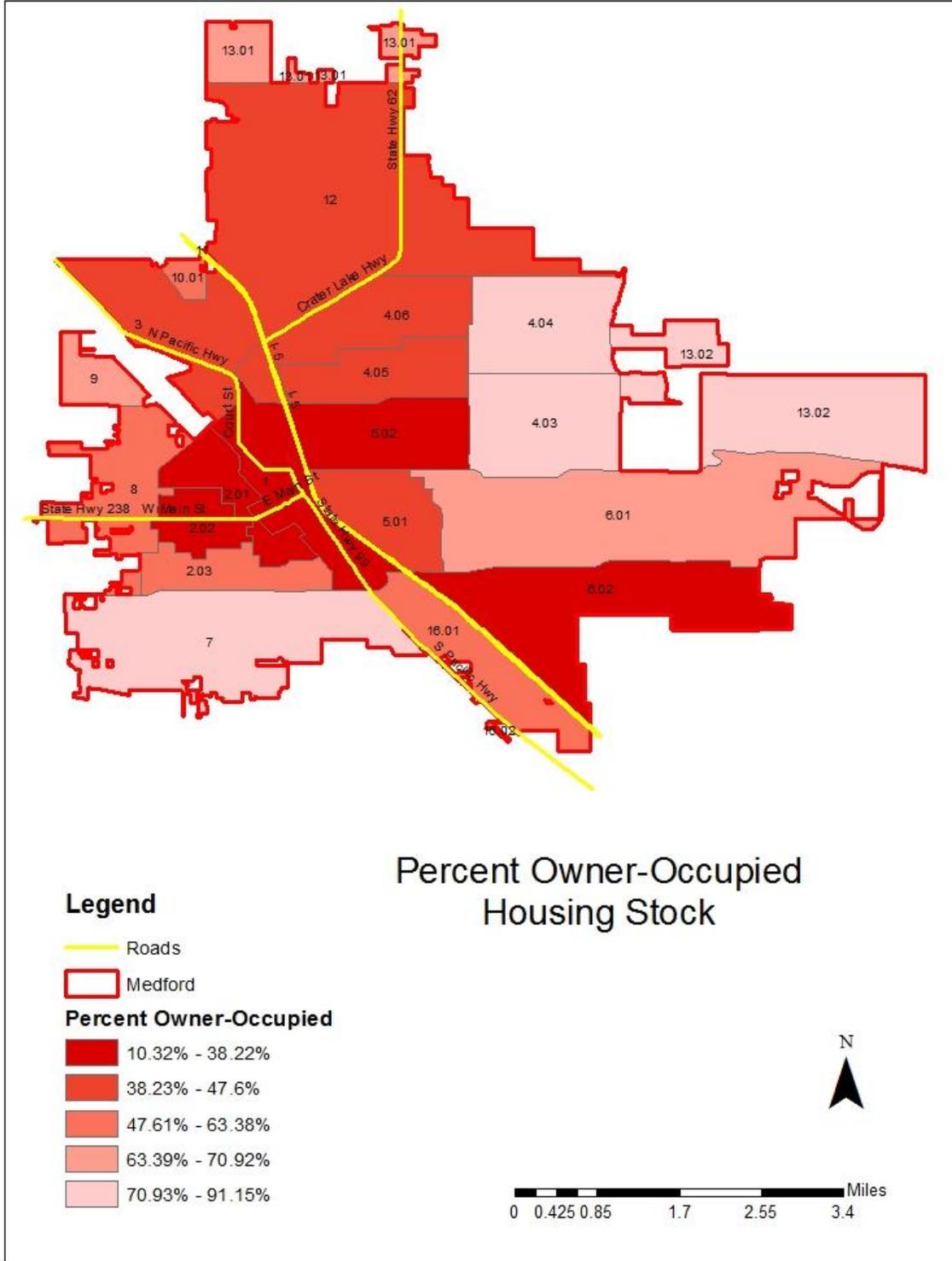
1. Housing Problems (Households with one of the listed needs)

	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	185	70	90	30	375	0	0	0	10	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	15	45	10	74	0	0	30	10	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	70	150	4	329	25	60	120	45	250
Housing cost burden greater than 50% of income (and none of the above problems)	1,550	810	320	95	2,775	585	450	390	180	1,605

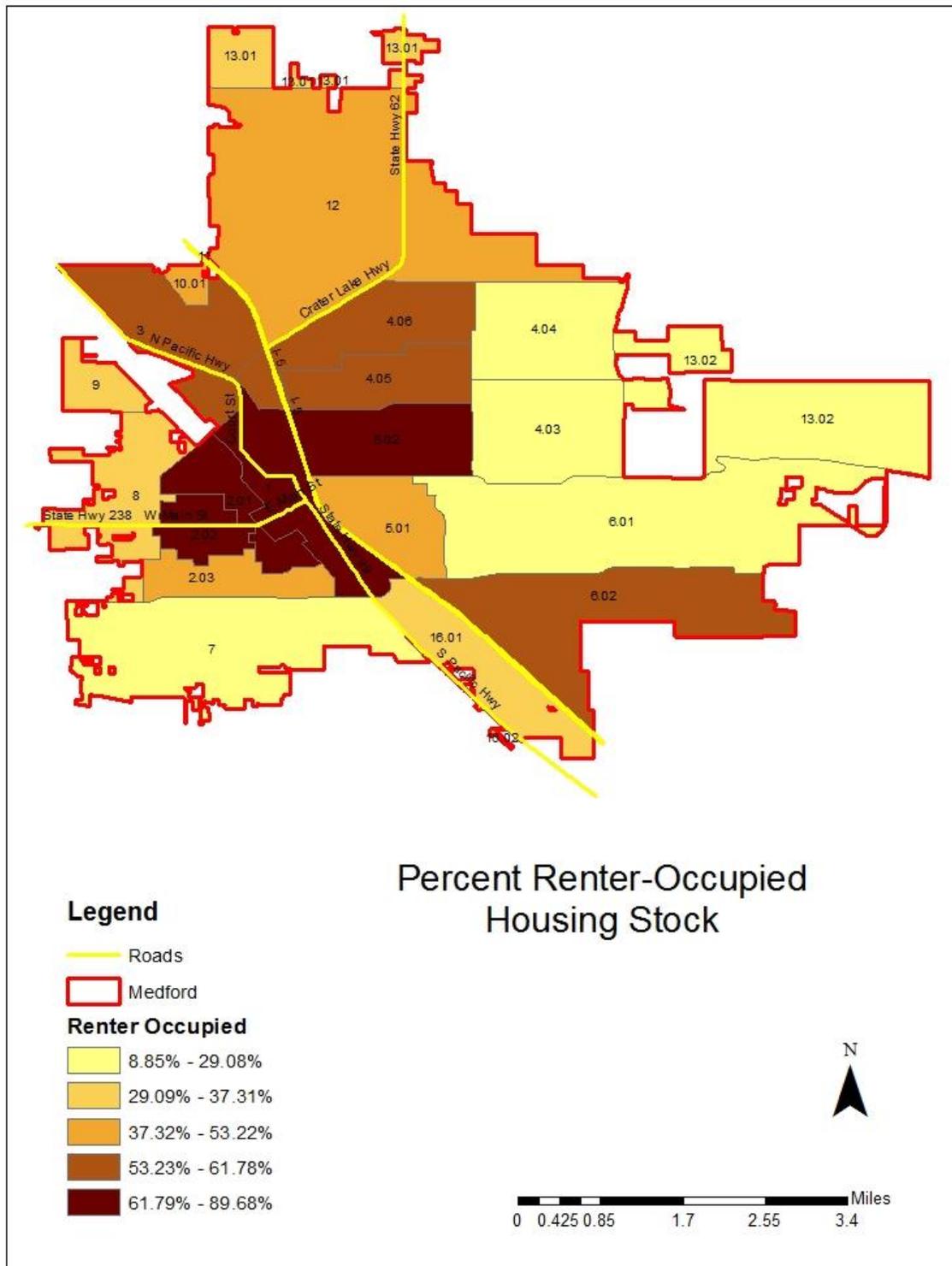
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	250	735	1,400	365	2,750	90	290	670	665	1,715
Zero/negative Income (and none of the above problems)	185	0	0	0	185	60	0	0	0	60

Table 3 – Housing Problems Table

Data 2005-2009 CHAS
Source:



Percent Owner-Occupied



Percent Renter-Occupied

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	1,845	965	605	145	3,560	610	515	540	245	1,910
Having none of four housing problems	660	1,105	2,280	1,575	5,620	135	595	1,650	1,565	3,945
Household has negative income, but none of the other housing problems	185	0	0	0	185	60	0	0	0	60

Table 4 – Housing Problems 2

Data 2005-2009 CHAS
Source:

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	905	765	815	2,485	115	95	435	645
Large Related	65	135	180	380	65	65	270	400
Elderly	360	305	370	1,035	280	450	320	1,050
Other	745	495	545	1,785	235	125	180	540
Total need by income	2,075	1,700	1,910	5,685	695	735	1,205	2,635

Table 5 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

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
NUMBER OF HOUSEHOLDS								
Small Related	840	505	125	1,470	115	80	160	355
Large Related	65	50	15	130	40	65	20	125
Elderly	315	225	180	720	205	225	140	570
Other	585	110	75	770	225	80	110	415
Total need by income	1,805	890	395	3,090	585	450	430	1,465

Table 6 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Single family households	109	100	170	14	393	25	60	100	40	225
Multiple, unrelated family households	0	0	20	0	20	0	0	45	15	60
Other, non-family households	0	10	15	0	25	0	0	0	0	0
Total need by income	109	110	205	14	438	25	60	145	55	285

Table 7 – Crowding Information – 1/2

Data 2005-2009 CHAS
Source:

	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 8 – Crowding Information – 2/2

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

According to the 2008-2012 American Community Survey, there were 9,327 single person households in Medford (30.6% of all Medford households), over 41 percent of which were elderly (age 65+). Forty-one percent of single person households were homeowners, with 59 percent renters. Twenty-four percent of single person renter households lived in single-family housing units, compared to 86 percent of owner households. The median household income of single person households was about \$24,000, approximately 57 percent of the median income for all households in Medford. As shown in Table 4 above, almost 25 percent of "Other" renter households and 28 percent of "Other" owner households experienced severe cost burden. Most of the "Other" category will be made up of single person households.

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 2008-2012 American Community Survey show that 16.2 percent of the population of Medford reports some form of disability. Disabilities reported increase with age. Those below the age of 5 are reported to include 0.3 percent with disabilities. In the 5 to 17 year age group, 8.4 percent are reported to have disabilities. In the 18 to 64 year age group, 14.2 percent report disabilities, with 6.7 percent reporting ambulatory difficulties, 1.8 percent with self-care difficulties, and 4.4 percent with independent living difficulties. The 65 year and older age group reported 39.7 percent with disabilities, including 25.3 percent with ambulatory difficulties, 9.7 percent with self-care difficulties, and 18.2 percent with independent living difficulties. The ACS data also show that 4.7 percent of the population of Medford reports a disability and living in poverty. According to the "Striving to Meet the Need: Summary of Services Provided by Sexual and Domestic Violence Programs in Oregon" report covering January through December, 2013, there were a total of 2,187 domestic violence reports in Jackson County in 2013. A total of 330 people were sheltered in domestic violence programs during the year, including 142 children/teens, with a total of 3,393 shelter nights for adults and 2,439 shelter nights for children.

What are the most common housing problems?

By far, the most common housing problem in Medford is cost burden. According to the CHAS data in the tables above, over 79 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 68 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 76 percent of households in the 30-50% AMI income category had a 30% cost burden, with 42 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 61 percent of households in the 50-80% AMI category had a 30% cost

burden, with only 16 percent having a 50% cost burden. Looking at cost burden and severe cost burden by tenure, 67 percent of renter households and 73 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with 30 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses, while cost burden is the most common for owner households where 29 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 27 percent paying more than 50% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with four percent of the lowest income category living in overcrowded conditions and two percent living without complete kitchen or plumbing facilities.

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

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Small Related" households bear much of the brunt of severe cost burden, with over 47 percent of the total number of households experiencing severe cost burden and 24 percent of owner households experiencing severe cost burden. For ownership households, "Elderly" households made up 39 percent of the total experiencing severe cost burden. Large related households comprised the smallest portion of those experiencing severe cost burden for all but one income category, presumably because they are the smallest of the household types.

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

Low-income individuals and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and

rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

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:

The point-in-time count provides the estimates of the various categories of homeless individuals and families. These include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Medford, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbing facilities may not be habitable.

NA-15 Disproportionately Greater Need: Housing Problems – 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

The 2005-2009 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

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	2,795	450	245
White	2,360	415	245
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	4	0	0
Hispanic	280	20	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2005-2009 CHAS
Source:

*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	2,505	675	0
White	1,995	625	0
Black / African American	45	0	0
Asian	0	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	10	0	0
Hispanic	350	50	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2005-2009 CHAS
Source:

*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	3,215	1,855	0
White	2,675	1,615	0
Black / African American	10	4	0
Asian	40	30	0
American Indian, Alaska Native	4	4	0
Pacific Islander	20	0	0
Hispanic	380	180	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data 2005-2009 CHAS
Source:

*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	1,415	2,105	0
White	1,330	1,865	0
Black / African American	0	0	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	80	140	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2005-2009 CHAS
 Source:

*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

The population of Medford was 86 percent White, according to the 2010 U.S. Census. The next largest population group was Hispanic, at about 14 percent. The remaining racial groups are relative small and, therefore, provide a relatively small sample with respect to drawing conclusions about disproportionately greater need. The data do show that all non-White groups within one or more of the income groups shows some level of disproportionately greater need, but these data, with the exception of Hispanic, are from such small populations that drawing relevant conclusions is impossible. For Hispanics, disproportionately greater need was evident in the 0-30% and the 30-50% of area median income groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

The 2005-2009 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

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	2,455	795	245
White	2,035	740	245
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	4	0	0
Hispanic	260	40	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2005-2009 CHAS
Source:

*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	1,480	1,700	0
White	1,175	1,445	0
Black / African American	15	30	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	10	0	0
Hispanic	255	145	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2005-2009 CHAS
Source:

*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

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	1,145	3,930	0
White	840	3,450	0
Black / African American	0	10	0
Asian	25	45	0
American Indian, Alaska Native	0	8	0
Pacific Islander	20	0	0
Hispanic	195	365	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2005-2009 CHAS
Source:

*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

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	390	3,140	0
White	370	2,825	0
Black / African American	0	0	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	20	200	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2005-2009 CHAS
 Source:

*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

As suggested in the previous section, the size of minority populations in Medford, with the exception of the Hispanic population, are so small that conclusions about disproportionately greater need are not possible from the data presented. While all of the minority populations show need in one or more of the income categories, the numbers are so small that the data is not reliable. For the Hispanic population, though, disproportionately greater need was seen in the 0-30%, 30-50%, and 50-80% income groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

The 2005-2009 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,025	6,910	5,250	250
White	15,470	5,980	4,430	245
Black / African American	29	60	15	0
Asian	315	55	65	0
American Indian, Alaska Native	105	40	35	0
Pacific Islander	35	20	4	0
Hispanic	865	615	515	4

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion:

The data show a disproportionately greater need with respect to housing cost burdens for the African-American and Pacific Islander populations. These populations, however, are small and do not show pressing trends in the market.

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?

Generally speaking, and based on relatively small numbers for minority populations, the lower income categories are more likely to be where disproportionately greater needs are found. Both the 0-30% and 30-50% of the area median income categories show increased needs for the minority populations, though the total numbers are small.

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

There is a large mismatch in homeownership rates between the dominant racial group, Whites, and the next two largest groups, Hispanics and African-Americans. Whites have a homeownership rate of almost 52 percent, compared to 33 percent for Hispanics and less than six percent for African-Americans. There are more than 28,000 White households, compared to less than 2,700 households for Hispanics and less than 200 for African-Americans.

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

Hispanics are found in concentrations of up to 34 percent in some census tracts in central Medford and in the eastern part of the city. The African-American population is too small to show significant concentrations.

NA-35 Public Housing – 91.205(b)

Introduction

The Jackson County Housing Authority maintains 90 mod rehab housing units and administers 1,835 Section 8 vouchers, almost all of which are tenant-based. Ninety of the vouchers are special purpose Veterans Affairs Supportive Housing (VASH) vouchers. The agency, as of 2012, had a waiting list for all assistance categories (Section 8, Mod Rehab, HOME, and Tax Credit), of over 7,200 households, the majority for Section 8.

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	93	0	1,835	1	1,732	90	0	0

Table 18 - 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)

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	
Average Annual Income	0	9,797	0	11,558	1,892	11,567	10,905	0	

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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average length of stay	0	6	0	5	1	5	0	0	
Average Household size	0	1	0	2	4	2	1	0	
# Homeless at admission	0	0	0	40	0	0	40	0	
# of Elderly Program Participants (>62)	0	21	0	352	0	330	18	0	
# of Disabled Families	0	51	0	582	0	556	23	0	
# of Families requesting accessibility features	0	93	0	1,835	1	1,732	90	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 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	86	0	1,731	1	1,644	74	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	3	0	51	0	39	12	0	0
Asian	0	2	0	7	0	7	0	0	0
American Indian/Alaska Native	0	2	0	41	0	37	4	0	0
Pacific Islander	0	0	0	5	0	5	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 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	0	118	0	114	3	0	0
Not Hispanic	0	91	0	1,717	1	1,618	87	0	0

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

Table 21 – 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:

The Jackson County Housing Authority does not operate any public housing. Twenty-five percent of the Section 8 waiting list and 25 percent 31 percent of the mod rehab waiting list indicated the inclusion of a person with disabilities in the household. A total of 1,095 households on the Section 8 waiting list indicated a disability, out of a total of 4,247 households on the waiting list. Five hundred sixty-three households on the mod rehab waiting list, out of 1,771 households, indicated a disability in the household. These data come from the 2012 5-Year PHA Plan for the Jackson County Housing Authority.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

For the four categories provided in the 5-Year PHA Plan for the Jackson County Housing Authority (Section 8, Mod Rehab, HOME, and Tax Credit), a total of 7,289 households were on the combined waiting lists. Of those households, 2,337 were male-headed, 4,952 were female-headed, 643 were elderly, 1,925 included a household member with a disability, 80 percent were White, three percent were African-American, one percent Asian, four percent Native American or Alaskan Native, and 11 percent were Hispanic. The most immediate need of voucher holders is a larger supply of housing. The vacancy rate in southern Oregon is currently under 2% making it very difficult to locate housing.

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

These needs are similar to the needs of the population at large. With such a low vacancy rate for rental housing in southern Oregon, subsidized rental households are competing with market rate rental households for the available housing stock. With increased demand comes increased rents, leaving many renter households paying a larger percentage of their income toward rent or being unable to locate rental housing they can afford.

Discussion

Section 8 voucher holders in Jackson County are experiencing difficulties finding suitable housing stock in the current housing market in southern Oregon, where the vacancy rate for rental housing is less than two percent. The competition of housing units drives up the costs of housing (increased rents), pushing all households, including market rate households, into a situation where cost burdens are more commonplace.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families within several categories in Jackson County. These numbers are taken from the 2014 Point-in-time count. To date, Jackson County has not provided a separate count of homeless individuals or families in rural areas. Estimates for the number of homeless persons each year, becoming homeless each year, number exiting homeless each year, and duration of homelessness have not been developed, as yet.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	157	335	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	55	20	0	0	0	0
Chronically Homeless Families	2	0	0	0	0	0
Veterans	68	204	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 22 - Homeless Needs Assessment

Data Source Comments: 2014 Point-in-Time Survey

Indicate if the homeless population is: Has No Rural Homeless

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):

To be discussed with service providers.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	304	148
Black or African American	40	5
Asian	0	0
American Indian or Alaska Native	4	10
Pacific Islander	2	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	59	79
Not Hispanic	340	147

Data Source

Comments:

2014 Point-in-Time Survey Data also includes 49 multiple race sheltered and 62 multiple race unsheltered.

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

The data collected show 68 unsheltered homeless veterans and 204 sheltered veterans. The data do not, however, indicate whether or not those veterans are in families or are individuals. There is no indication of they have children.

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

The 2014 point-in-time homeless count indicated that the majority of homeless individuals and families in Jackson County were White, with 452 of the total of 625 homeless individuals (72%). The second largest racial/ethnic population was Hispanic with 138 individuals (22%). Multiple races accounted for 111 individuals (18%). African-Americans numbered 45 (7%). American Indian/Alaska Native showed 14 individuals (2%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 data indicate that 226 individuals in Jackson County were unsheltered (36 percent of the total). It is generally assumed by service providers that the majority of unsheltered homeless persons are unsheltered by choice, preferring to live uncontrolled by service provider rules and regulations. These individuals are primarily single, chronic homeless persons, many with substance and/or mental problems.

Discussion:

The results of the 2014 Point-in-time survey showed a total population of 625 persons, including 90 children. Twelve percent of those counted were classified as chronic homeless. About 36 percent of respondents were unsheltered. About 72 percent of homeless individuals were White, with seven percent African-American and 22 percent Hispanic.

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

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to Medford, would yield a total population of alcohol abuser at 7,759 persons, using 2010 U.S. Census population figures. Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population aged 62 years and over grew from 18.5 percent of the population to 19.4 percent. The 2010 U.S. Census put the population of Medford's population of 62 and over at 14,500. Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provide their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

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

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,

- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls. These needs were compiled through consultation with service providers.

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

According to the "Epidemiologic Profile of HIV/AIDS in Oregon" from the Oregon Health Authority covering data through December 31, 2012, there were 11 new HIV diagnoses in Jackson County in 2012, six in 2011, and seven in 2010, with a total of 161 persons living with HIV/AIDS. Over the previous 10 year period, a total of 80 new HIV diagnoses were reported. Other data on the population with HIV/AIDS are limited in the report to statewide, with no other specific characteristics provided at the county or city level.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The identification of needs is currently ongoing and this section will be updated with the results when the process concludes.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction’s need for Public Improvements:

The identification of needs is currently ongoing and this section will be updated with the results when the process concludes.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction’s need for Public Services:

The identification of needs is currently ongoing and this section will be updated with the results when the process concludes.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair

housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.