

# City of Medford

2010-2014 CONSOLIDATED PLAN



APRIL 2010



# City of Medford

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City of Medford  
Neighborhood Resources Department  
411 West 8th Street  
Medford, OR 97501

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- Attachment A Citizen Participation Plan
- Attachment B Public Notices
- Attachment C Resolution
- Attachment D Community Needs Survey and Results
- Attachment E Jackson County 10-Year Plan to End Homelessness
- Attachment F 2010 Analysis of Impediments to Fair Housing Choice
- Attachment G HUD Tables



# INTRODUCTION



# INTRODUCTION

The 2010-2014 City of Medford Consolidated Plan (“the Plan”) provides a framework for action to meet the needs of residents of the City, with emphasis on assisting its populations with greatest need. The needs assessment section of the Consolidated Plan captures those housing and community needs identified throughout the public participation efforts and research. The five-year strategic plan outlines the City’s needs, goals and strategies for assisting low- and moderate-income households. The plan also provides the basis for allocating U.S. Department of Housing and Urban Development (HUD) funds under the Community Development Block Grant Program (CDBG). During each year of the five-year plan, the City prepares an Annual Action Plan that outlines the specific program activities to be carried out in meeting the Consolidated Plan strategies.

An extensive citizen participation process and an in-depth analysis of community needs provide the basis for the strategies developed under the plan. Key community leaders were interviewed, focus groups of providers were conducted, a survey of neighborhoods was undertaken, neighborhood groups participated in meetings to identify issues, a hearing on needs was held, citizens were given an opportunity to review the draft plan and the Housing and Community Development Commission was engaged throughout the process.

Low- and moderate-income families and individuals (defined as households with incomes at 80% or less of area median income) are the primary beneficiaries of the activities in the plan. There is a wide range of eligible activities under the CDBG Program: included are housing-related activities such as assistance to rehabilitate, acquire, and develop housing for low- and moderate-income households, and assistance for homebuyers. Community development activities include public facilities, public improvements and a variety of neighborhood improvements. Also eligible are economic development activities, planning activities and public services that target the needs of low- and moderate-income households.

HUD annually allocates approximately \$644,000 in CDBG funds to assist Medford with these programs. Over the term of the five-year plan, slightly under \$4,000,000 is expected to be available for project activities identified in the Annual Action Plans. Based upon past experience, it is anticipated that essentially all of these CDBG funds will primarily benefit low and moderate income people. In addition to the CDBG Program (which is a direct HUD grant to the City of Medford), HUD provides grant assistance to the State of Oregon that can assist low- and moderate-income persons in Medford. Among these programs are the HOME Investment Partnerships, Housing Opportunities for Persons with AIDS, McKinney-Vento Continuum of Care Grants and Emergency Shelter Grants.

The Consolidated Plan was prepared by PMC, consultant to the City, in close cooperation with the staff of the City Manager’s Office, the Medford Housing and Community Development Commission and the City Council.



# EXECUTIVE SUMMARY



# EXECUTIVE SUMMARY

The City of Medford Consolidated Plan is a five-year strategic plan to provide an outline of action for the community as it works toward meeting the housing and community development needs of its low- and moderate-income households. The Plan's development includes a profile of the community and its economy, an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

## COMMUNITY PROFILE

### Population

Population growth is a key factor in determining the current and future community and economic needs of Medford. Everything from housing to public facilities to employment is directly affected by the population growth of a community. The City has experienced a rate of growth over past decade that exceeds state and national average growth rates.

Medford grew 90 percent in its population between 1980-2007.

Recent estimates place the City's population at approximately 76,000 and growing at a rate of more than 2.4 percent annually.

A strong contributing factor to the recent growth is the in-migration of the Hispanic population. Between 2000 and 2006, the Jackson County Hispanic population grew by 35 percent and accounted for 8.3 percent of the county's population. It is estimated that Medford's population has followed a similar trend and consists of an Hispanic population ranging from 8.5-9.2 percent.

The median age of Medford residents according to the U.S. Census 2006 American Community Survey is 33.6 years. The median age for the state of Oregon in 2006 was 37.6 years and 40.8 years for Jackson County.

### Economy and Employment

Medford is experiencing similar economic trends that are being seen on a national level. Both small and large businesses have struggled or closed due to the economic recession. Currently, local government, healthcare services, agriculture, forest products, retail and service industries make up a majority of the workforce in the City of Medford.

Medford unemployment rates are estimated to be around 9 percent, which is slightly below the national and state average. However, one of the most significant issues that have been facing this community for several years is that most new jobs added to the labor force have been largely lower wage jobs.

### Household Income

Understanding Medford's average household income is critical to understanding the housing affordability status of the community. Following the national trend, the median household income has followed a slight, yet steady incline over time.

The median household income in 2006 was estimated at \$41,029.

Medford's household income is 11.3 percent below the state median household income of \$46,230.

It is estimated that 14 percent of the City's population is living below the poverty level.

A concerning trend includes a rise in children living in poverty which in 2006 was estimated to be 36.5 percent.

# EXECUTIVE SUMMARY

While the median household income increased by 42 percent from 1990-2000, Medford did not keep pace with the nation. According to the 2000 U.S. Census, median incomes for Hispanic households, the community's largest minority group, has lagged behind the City-wide median as much as 20 percent.

## NEEDS ASSESSMENT

### Housing

The number, age, condition and type of housing within a community must be understood in order to adequately meet the housing needs of the community. Like most communities, identifying housing units that require rehabilitation or emergency repair to ensure long-term safe, sanitary and decent housing is an on-going effort. In addition to maintaining the community's housing stock, Medford looks to address issues of lingering over-crowding as housing affordability declined severely during the housing boom in 2005 and 2006.

As of 2006, the City of Medford consisted of 31,25 total housing units.

Only 10 percent of homes were built before 1940.

More than 30 percent of the current housing stock was constructed after 1990.

In 2000, a housing survey was conducted and concluded that approximately 20 percent of the City's housing stock were in need of some form of repair to ensure long-term viability as safe, decent and sanitary housing.

Homeownership is at 55 percent with rental units accounting for the remaining 45 percent.

Single-family units represent 64 percent of the total Medford housing stock.

### *Homeowner Households*

Homeownership has become extremely more affordable as compared to the peak of the housing market in 2006 when Medford home values reached approximately \$280,000. Recent median home sales prices have fallen down to less than \$200,000. Despite the downturn, in 2007, the American Community Survey estimated that 25 percent of all homeowners have housing costs that are "unaffordable" (30% or more of income).

### *Renter Households*

There is a significant gap in affordability and availability of housing for renters in Medford. Approximately 48 percent of all renters have a rental housing cost burden, meaning they are paying more than 30 percent of their income for rent.

There is also a lack of available units with affordable rents for the lowest income households. There is just one affordable apartment for every three households with incomes of 30% of median income or less.

### Homeless and Special Needs Populations

Homelessness persists as a significant community problem. The City of Medford has seen a recent spike in homelessness as a result of the lagging economy. According to the Annual One Night Homeless Count, it is estimated between 800 to 900 persons are homeless in Jackson County, with a majority located in or originating from Medford.

# EXECUTIVE SUMMARY

Nearly 83 percent are homeless adults, many with mental illness and substance abuse problems.

Nearly 50 percent of those surveyed reported being a United States Veteran.

There are approximately 1,709 homeless youth in Jackson County with 1,126 of these in the City of Medford. In addition, it is estimated that an additional 75-100 homeless youth are not counted due to high mobility or school drop outs. Medford ranks second only to Portland for the highest number of homeless youth.

The lack of affordable housing and/or loss of income fosters homelessness for many, and serves as barriers for those homeless people who are otherwise prepared to become self-sufficient. Additionally, unemployment, domestic violence, mental illness, and chronic substance abuse are major factors in causing homelessness. To meet these needs, a variety of shelter and services providers in the community coordinate a variety of housing and specialized services. While these resources have proven effective in returning many homeless people to homes and employment, they remain insufficient to effect major reductions in the extent of homelessness.

In May 2009, Jackson County released its Ten-Year Plan to End Homelessness (see Attachment C). The City of Medford supports the efforts and strategies identified in the County's Ten-Year Plan.

## Community Development Needs

The community development needs of Medford are not uncommon for a city its size and age. City infrastructure is in need of improvement and community facilities are in need of upgrading. Past surveys of Medford's low- and moderate-income neighborhoods have indicated needs for housing rehabilitation and neighborhood revitalization, street and sidewalk improvements, park improvements, and neighborhood cleanups. The Downtown Medford business corridor is undergoing a long-range revitalization effort and continues to be a point of community concern.

## FIVE YEAR STRATEGIC PLAN

The following strategies will guide the community over the next five years to meet the three priorities of expanding workforce housing, revitalizing neighborhoods and assisting the City's low- and moderate-income households to achieve independence and economic opportunity:

### Affordable & Workforce Housing

*VISION: Medford has an abundant variety of attractive, safe, clean housing choices that suit a range of lifestyles, ages, and income levels without discrimination.*

#### **GOAL 1: INCREASE THE AVAILABILITY OF AFFORDABLE HOUSING FOR THE CITY'S WORKFORCE, LOW/MODERATE-INCOME, AND SPECIAL NEEDS HOUSEHOLDS**

**Strategy 1-1.** Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.

**Strategy 1-2.** Increase the supply of affordable, safe and decent rental and/or homeowner housing for low/moderate-income households.

**Strategy 1-3.** Reduce barriers to affordable housing by developing a Housing Affordability Plan for Medford, which will include planning for alternative modes of transportation and connectivity with public transportation.

# EXECUTIVE SUMMARY

**Strategy 1-4.** Expand homeownership opportunities for low/moderate-income households.

**Strategy 1-5.** Affirmatively further Fair Housing choices.

## Neighborhood Revitalization

*VISION: A suitable living environment is a neighborhood characterized by a healthy real estate market, attractive public amenities, a sense of safety and security, and where residents are actively engaged in neighborhood concerns.*

### **GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION**

**Strategy 2-1.** Preserve and restore existing housing resources in target neighborhoods.

**Strategy 2-2.** Build community through origination of Neighborhood Associations.

**Strategy 2-3.** Improve the community infrastructure of predominately low/moderate-income neighborhoods.

## Independence and Economic Opportunity

*VISION: Medford's low/moderate income citizens will receive the services and family wage employment they need to reach their full potential and to improve their quality of life.*

### **GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING**

**Strategy 3-1.** Pursue strategies to improve opportunities of low/moderate-income households to obtain and retain family wage employment.

**Strategy 3-2.** Assist public services agencies to provide safety net services to persons in need.

**Strategy 3-3.** Provide opportunities for homeless persons and those at risk of becoming homeless to achieve self-sufficiency.

Each year, applicants for CDBG funding must meet one of the goals and strategies from the City of Medford Consolidated Plan. Please find Attachment H enclosed which lists all applications funded and the goal and strategy addressed. In addition, the City General Fund grants assist agencies that provide an essential safety net service such as food, shelter, clothing, health care, youth programs, and senior programs.

# FRAMEWORK FOR IMPLEMENTATION



# FRAMEWORK FOR IMPLEMENTATION

## SUMMARY OF CITIZEN PARTICIPATION PLAN

The City of Medford provides citizens and interested parties an opportunity to become involved in the development of the Consolidated Plan, the Annual Action Plans and the City's performance in implementing planned activities. A formal Citizen Participation Plan provides guidance in how citizens may be involved (the City's Participation Plan is provided as Attachment A to this Consolidated Plan).

The Citizen Participation Plan calls for several steps to inform and provide opportunities for input into the Consolidated Plan and any amendments to it. Citizens are provided information on the amount of assistance that is expected to be available to carry out activities, the range of activities possible, the estimated amount of the Annual Action Plans that is to benefit low- and moderate-income persons and efforts to minimize displacement or persons if displacement should occur. It also calls for opportunities for citizens to review and comment on the draft Consolidated Plan, conducting at least one hearing during the development of the Plan, and a commitment on the part of the City to consider all comments submitted on the draft Plan.

Information gathered through all steps of the Citizen Participation Plan is implemented in identifying the community and economic needs of Medford and are considered in the development of the goals, strategies and programs presented in the Consolidated Plan and Annual Action Plans.

## OUTREACH AND CONSULTATION

In May 2009, the City conducted an extensive outreach effort to obtain the views of citizens and stakeholders in the development of the Consolidated Plan. This effort involved several methods including key informant interviews, multiple conference calls, focus groups, public workshops and an online community survey.

Input from stakeholders and key community leaders was obtained early in the process. At the end of May 2009, two public workshops, one focusing on local service providers and one for the general public, were conducted in order to focus on key issues facing the community and identify priority areas for future actions. During these workshops, information on the performance of the CDBG Program, the amount of funds available, and the type of activities possible under the CDBG Program were discussed. Community leaders and service providers who participated included representatives from the Housing Authority of Jackson County, the Jackson County United Way, ACCESS, Inc and City Council members. In addition, to the workshops, an informational presentation was delivered at a City Council Meeting on May 28, 2009. Valuable information was both delivered and captured during this meeting. Furthermore, multiple interviews were held with representatives of private and government agencies as well as housing and services providers obtain more detailed information and data on community needs and priorities.

Beginning in July 2009, an online survey, in English and Spanish, was made available for local community members, service providers and any other interested parties to provide feedback regarding community and housing needs within Medford. The survey was made available through the City of Medford website, hard copies available at the City of Medford Neighborhood Resources Department and advertised through email notices, city water bills and local publications. Over a one-month period, more than 100 responses were gathered through the online survey delivering a detailed look into needs and priorities of the public. The complete survey and all responses are provided in Attachment B.

The City conducted the 30-day public review period beginning February 19, 2010 through March 19, 2010. After the public review period, the Consolidated Plan was approved by the City Council during a formal public hearing Council session on April 1, 2010.

# FRAMEWORK FOR IMPLEMENTATION

## INSTITUTIONS & COORDINATION

The City of Medford plans and carries out the strategies of the Consolidated Plan through a variety of networked organizations and entities. This institutional framework includes citizens and citizen groups, businesses, non-profit organizations, regional organizations, City departments, boards, commissions, and committees, and the Medford City Council.

### Institutional Framework

The strength of the system rests in the close working relationships between the entities and their commitment to constantly improving services and housing for residents of Medford. Working under the policy guidance of the City Council, staff in the Office of the City Manager is responsible for neighborhood and community liaison, on-going planning and management/oversight of funded activities. Key to the planning and on-going management of the Plan is the role of the City of Medford Housing and Community Development Commission, a citizen-based entity formed to serve as the primary advisory group to the City Council on housing and community development issues.

### Coordination

The City works in close coordination with the Housing Authority of Jackson County (HAJC) to help maintain and expand housing for low- and moderate-income residents of the City. HAJC Board members are appointed by the Jackson County Commissioners. HAJC has utilized funds provided through the Consolidated Plan to repair and improve low-income housing in the City through a homeowner rehabilitation loan program.

A continued priority of the City is to improve coordination between the City departments and programs and the community's housing and services providers. The strategic location of staff working on the *Consolidated Plan* and the CDBG Program in the Office of the City Manager, allows for effectively coordinating programs and activities throughout the community. Staff conducts outreach to neighborhood organizations, assisting them in organizing and strengthening their capacity. The City seeks to bolster coordination among the community's housing developers and public housing operators, as well as among private and government health, mental health, and public services providers.

A major step in further improving coordination was taken in 2002, with the formation of the Medford Housing and Community Development Commission. This nine-member body of citizens has proven to be an effective means of assuring that the housing and community development needs of the community are carefully considered in the decisions of the City.

# POLICIES



# POLICIES

## NATIONAL

The U. S. Department of Housing and Urban Development (HUD) has established three broad national program goals for the CDBG Program and the Consolidated Plan:

- Decent housing
- A suitable living environment
- Expanded economic opportunities

In addition, HUD has added areas of emphasis:

Ending chronic homelessness;

Expanding home ownership; and

Neighborhood stabilization

Program activities funded with the CDBG Program must primarily benefit low- and moderate-income persons (defined as 80% of the median area income of families). Other eligible categories include the elimination of slums and blight, and urgent community needs.

## LOCAL

Two primary documents provide a vision and guidance to the community in matters of housing and community development.

*The City of Medford in the 21st Century* – *Vision Strategic Plan* provides a long range vision to guide community decisions and planning. This plan was adopted by the City Council in October 2002 following an extended community involvement and planning process. It is used as a broad guide for actions to meet the visions outlined in the plan. The overall vision of the plan follows:

“We envision Medford as an outstanding livable community-the financial, medical, tourist, and business hub of Southern Oregon and Northern California. Blending family lifestyles, educational, artistic and cultural resources and a strong sense of environmental stewardship with robust economic activity to create a vibrant place for people to live, work, learn, invest, grow, play, and visit.”

The Council vision for human services and housing activities are detailed in the plan.

Human Services Vision - All Medford’s citizens receive the services they need to reach their full potential and to improve their quality of life.

Housing Vision - Medford has an abundant variety of attractive, safe, clean housing choice that suit a range of lifestyles, ages and income levels without discrimination.

The Housing Element (revised in May 2009 and due for Council approval in mid-2010) establishes a framework of goals and policies for decisions and action steps related to land use. The revised Housing Element currently contains eight broad policies:

# POLICIES

- To promote the preservation of the existing housing stock and existing neighborhoods through continued support of programs related to housing rehabilitation and neighborhood revitalizations.
- To plan for multiple family development encouraging that which is innovative in design and aesthetically appealing to both the residents and the community
- To provide a compact urban form that provides efficient use of public facilities and protects adjacent resource lands.
- To designate areas for residential that are or will be conveniently located close to pedestrian, bicycle, and transit or high capacity transportation routes, community facilities and services, and employment.
- To ensure opportunity for the provision of adequate housing units in a quality living environment, at types and densities that are commensurate with the financial capabilities of all present and future residents of the City of Medford.
- To assist regional housing agencies, nonprofit organizations, private developers, and other entities in their efforts to provide affordable housing.
- To provide and support opportunities for alternative housing that reduces development costs and increase density.
- To cooperate in the development of regional urban land use policy and public investment strategies regarding the provision of housing for anticipated population growth.

# POPULATION AND ECONOMY



# POPULATION AND ECONOMY

## BACKGROUND

Medford occupies 23 square miles of the Bear Creek Valley in Southern Oregon and is the County Seat of Jackson County. It was established in the early 1880s, as a “Middle Ford” for the new Oregon and California Railroad line, which ran through the center of the Bear Creek Valley. The name was soon shortened to Medford, and the town incorporated in 1885.<sup>1</sup> By 1896 the population grew to 2,000 – miners arrived seeking gold and farmers soon followed.<sup>2</sup> During the “Pear Boom” between 1900 and 1910, Medford was the third fastest growing City in the United States, nearly quadrupling its population.<sup>3</sup>

After World War II, demand for housing boosted timber sales and timber soon surpassed agriculture as the area’s biggest industry. However, in the last twenty years, timber harvests have declined as supplies have diminished throughout the entire Pacific Northwest. There has been a shift toward a more service- and retail-oriented economy in recent years. While this has been a national trend, this trend in Medford has also been impacted by the migration of middle- and upper-income retirees from California and the Midwest to Southern Oregon, attracted by the mild climate and the relatively more affordable cost of living.

Figure 1 on the following page shows the location of Medford within Jackson County. This will serve as a reference for the correlation between Medford, surrounding communities and the County when mentioned throughout the Consolidated Plan.

## POPULATION

### Population Growth

Population is a critical indicator of current and future needs within Medford. As Medford has continued to grow at a pace more rapid than the state average, the City has experienced many of the needs associated with that level of growth. Over the last couple of decades, Medford has experienced rapid growth.

Medford’s population grew 35 percent between 1990 and 2000, growth substantially higher than that of the State and Jackson County as a whole (24 percent and 20 percent respectively).

In 1990, 32 percent of the County’s population lived in Medford; by 2000, Medford’s share had risen to 35 percent.

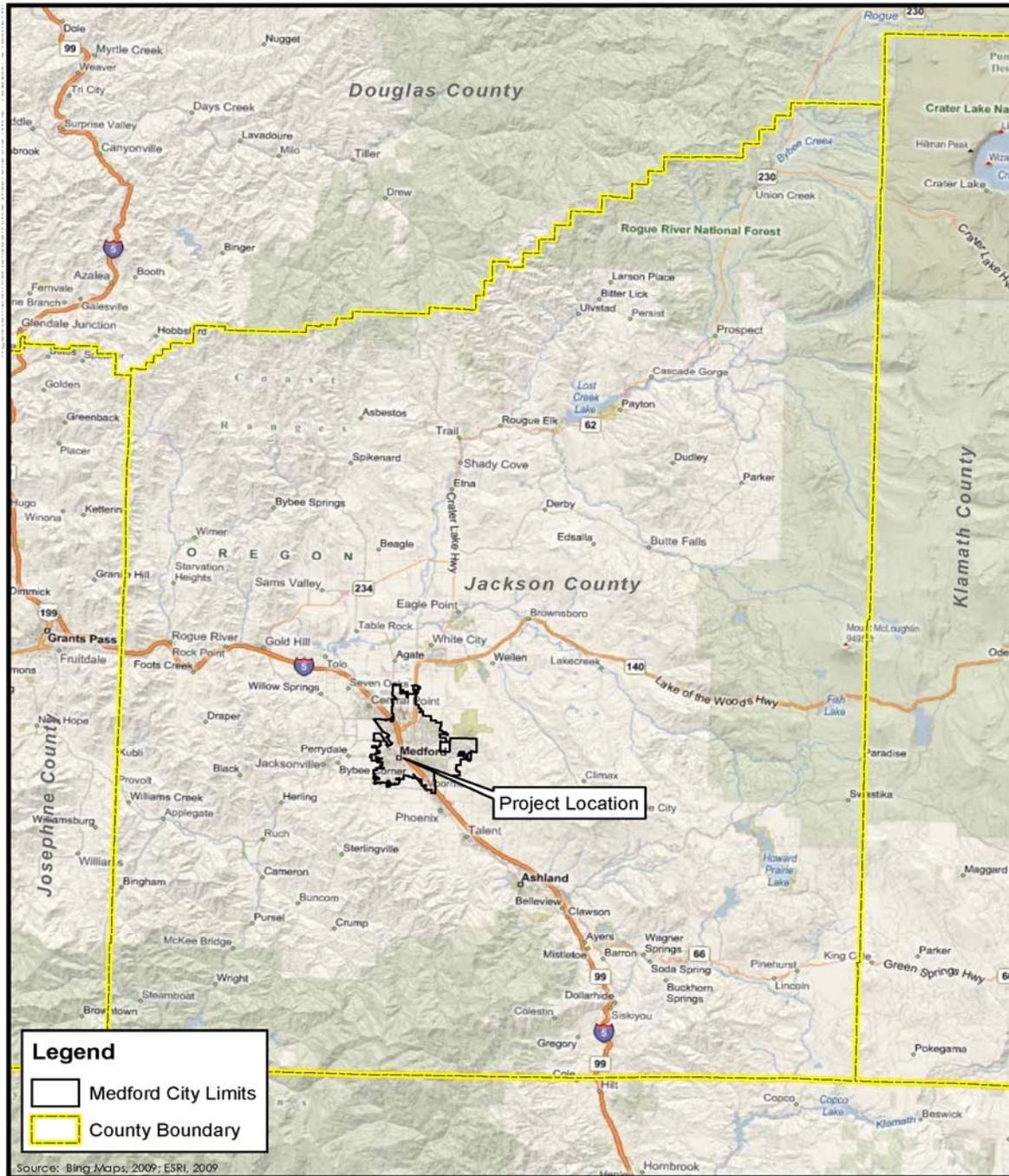
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<sup>1</sup> City of Medford.

<sup>2</sup> Medford Visitor’s Bureau.

<sup>3</sup> Medford Chamber of Commerce.

# POPULATION AND ECONOMY



**Figure 1**  
Project Location



# POPULATION AND ECONOMY

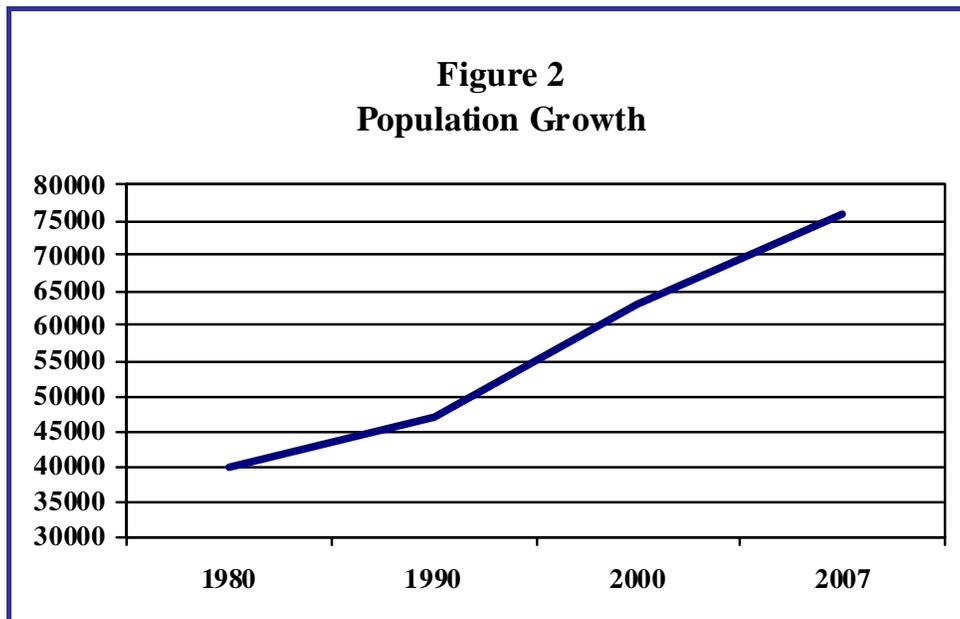
**Table 1**  
**Population 1990 and 2000**

Location	Year		Change 1990-2000
	1990	2000	
Medford	46,951	63,154	35%
Jackson County	146,389	181,269	24%
Oregon State	2,842,321	3,421,399	20%

Source: US Census.

By 2007, the City's population had increased to an estimated 75,700 (see Figure 2).

Jackson County's population as a whole grew to approximately 201,000 as estimated by U.S. Census QuickFacts.



People moving into Medford and into Jackson County make up a large percentage of this continual growth pattern. Net migration accounted for the majority of the population increase in Jackson County since the 1970s, when the bulk (85 percent) of the total growth was due to in-migration. Two sub-populations that have strongly added to the growth in Medford are retired persons and Hispanics.

In 1999, the top three reasons for moving to the Rogue River Valley were to be with friends and family, quality of life, and retirement.<sup>4</sup> The influx of retirees is changing the demographics and the economy of Medford – from earlier days of more resource-dependent industry, to a service oriented economy, supplemented with light industry and agriculture.

<sup>4</sup> Oregon Employment Department, 1999.

# POPULATION AND ECONOMY

## Age

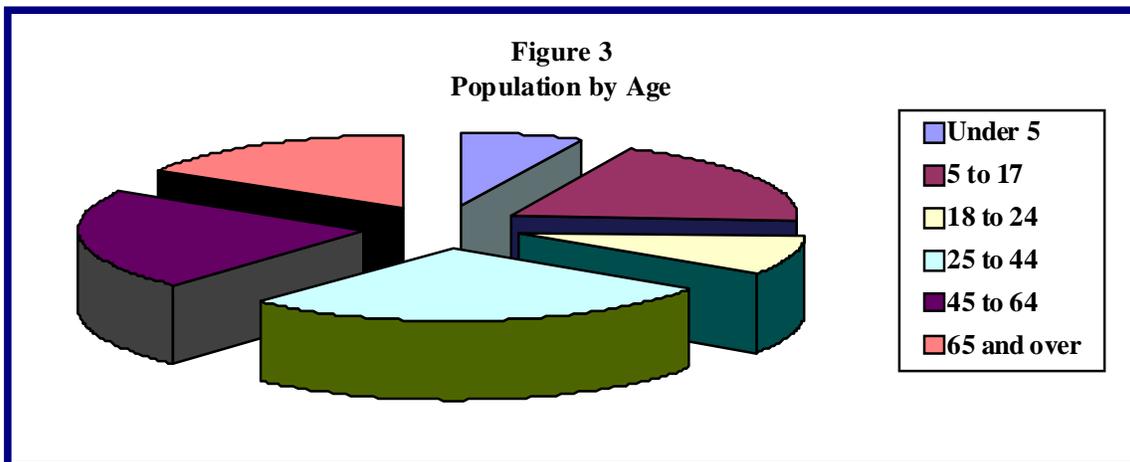
Over the last couple of decades, Medford has seen a shift in the median age of its residents. The median age of the population in Medford rose about two years between 1990 and 2000, reaching 37.0 in 2000. Jackson County had a median age 39.2 years according to the U.S. Census. One of the fastest growing age groups in Medford's population are those between 45 and 64 years. This age group rose from 18 percent of the total in 1990 to 22 percent in 2000. The percent of people 65 and older is higher in Medford than in Jackson County and Oregon. According to the Medford Comprehensive Plan, the trend is "primarily the result of retirement activities within this area, increased longevity, and immigration of retiring people from other locations."<sup>5</sup>

**Table 2**  
**Age of Population, 2000**

Age	Medford	County	State	US
Birth to 17 years	26%	24%	25%	26%
18 to 44 years	36%	34%	39%	43%
45 to 64 years	22%	25%	24%	19%
65 and older	17%	16%	13%	13%
Median Age	37.0	39.2	36.3	35.3

Source: US Census

The number of elderly in Medford is growing at a faster rate than other populations. Between 1990 and 2000, the number of persons 85 years and older living in Medford increased by 59 percent, compared to the overall population growth of 35 percent (see Figure 3). In addition, Medford's older populations are growing faster than the statewide rate.



<sup>5</sup> Medford Consolidated Plan 2000-2005.

# POPULATION AND ECONOMY

While retirees are affecting the median age and population age distribution in general, the percent of children from birth to 17 years of age (26 percent in Medford) was comparable to Oregon State (25 percent) and to the United States (26 percent) in 2000.

## Race and Ethnicity

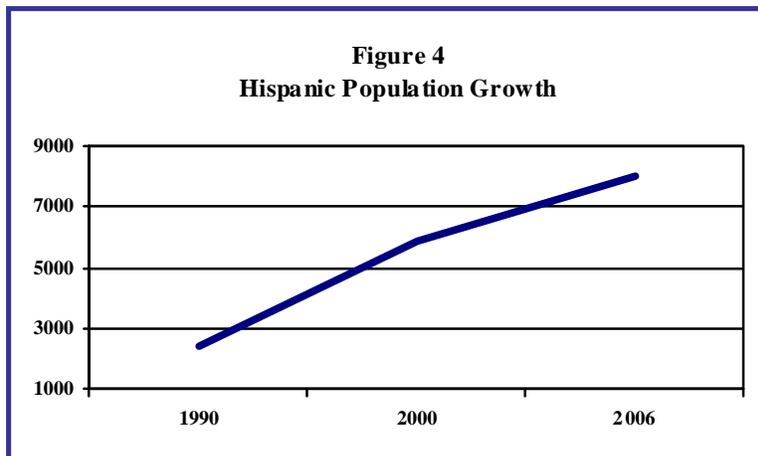
Medford is less racially diverse than the United States and a little less diverse than Oregon State as a whole. However, it is slightly more racially diverse than Jackson County. In terms of ethnicity, Hispanics make up a larger percent of the population in Medford than in the County or Oregon State (see Table 3). Whites represent 90 percent of the population.

**Table 3**  
Population by Race and Ethnicity, 2000

Race	Location			
	Medford	County	State	US
White alone	90%	92%	87%	75%
Black or African-American alone	1%	0%	2%	12%
American Indian or Alaska Native alone	1%	1%	1%	1%
Asian or Pacific Islander alone	1%	1%	3%	4%
Other race alone	4%	3%	4%	6%
Two or more races	3%	3%	3%	2%
Ethnicity				
Hispanic (of any race)	9%	7%	8%	13%

Source: US Census

When looking at Medford's ethnicity, 9.2 percent of the population was Hispanic in 2000, an increase of 3,454 people from 1990. It is estimated that Medford added more than 2,000 Hispanic persons between 2000 and 2006 (see Figure 4).



# POPULATION AND ECONOMY

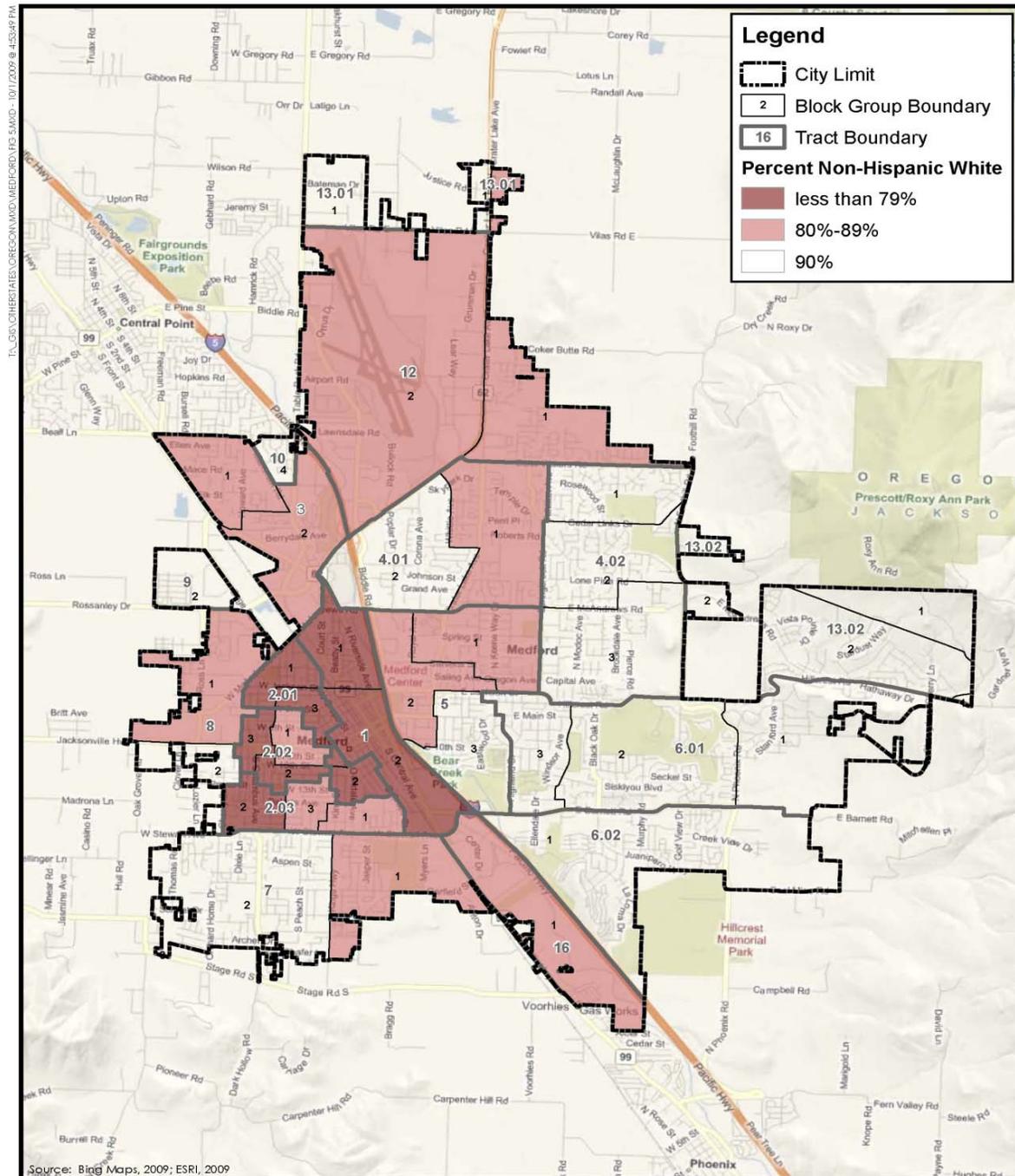
Figure 5 on the following page shows percent non-Hispanic white population by block group, which is a relatively unambiguous way to consider the areas of the City with concentrations of racial or ethnic minority populations. For purposes of this Consolidated Plan, areas of minority concentration are defined as census tracts where 20 percent or more of the population is racial or ethnic minority. In terms of the map, these are areas in which 80 percent or more of the population is non-Hispanic white. By that definition, all of census tracts 1 and 2.01 have a disproportionate share of minority population, as do portions of census tracts 2.02 and 2.03.

## Languages Spoken and Linguistic Isolation

In Oregon, 8 percent of the population was born outside the United States in 2000, compared to 5 percent in Jackson County and 6 percent in Medford. Two percent of the population in Medford was recent immigrants (entry since 1990), compared to 2 percent in the County and 4 percent in the State of Oregon.

Immigrants in general face significant disadvantages when entering the country. Among these are weak to no English language skills, adjusting to a different role of government and the difficulties of adapting to a new culture, lifestyle, food, climate, customs – all of which can be daunting. Furthermore, recent immigrants often find their job skills incompatible with the local job market.

# POPULATION AND ECONOMY



**Figure 5**  
Percent Non-Hispanic White by Census Block Group



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Whether new to the country or longer-term residents, people with limited English-language skills face barriers in accessing services and understanding important life transactions. This includes such things as comprehension of legal rights, how to qualify for and buy a home, communicating with health-care professionals, and more routine day-to-day activities. Linguistic isolation can be a critical barrier in emergencies. Almost 10 percent of the population in Medford over 5 years of age spoke a language other than English in the home, and about half of them spoke English “less than well,” which implies some degree of difficulty. The predominant language reported was Spanish.

The census identifies “linguistic isolation” as the case when no person in the household (14 years old and over) speaks only English, or speaks a non-English language and speaks English “very well.” In other words, all persons in the household 14 plus years old have at least some difficulty with English. In 2000, 1,589 people (or 3 percent of the population of Medford) were considered linguistically isolated. This is a slightly lower percentage than the State as a whole (4 percent) and the nation (5 percent).

## Households and Household Composition

The total number of households in Medford increased by 33 percent between 1990 and 2000, compared to a 35 percent increase in the total population during the same period. In 2006, according to the American Community survey, total households reached 29,446. Family households comprised two-thirds of the total households in 2000 (see Figure 6), which was a slight decline since 1990. Comparing Medford with the county, state and the nation, the split between family and non-family households was about the same in each location – one-third non-family households and two-thirds family.

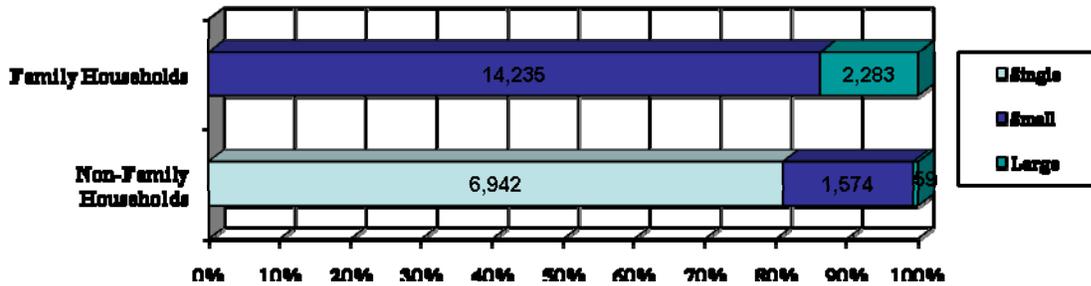
**Table 4**  
**Medford Households 1990 and 2000**

Type of Household	1990		2000	
	Number	%	Number	%
Non-family households	6,228	33%	8,575	34%
Single	5,054	27%	6,942	28%
(Elderly Single)	(2,308)	(12%)	(3,158)	(13%)
Small (2-4 people)	1,135	6%	1,574	6%
Large (5+ people)	39	<1%	59	<1%
Family households	12,639	67%	16,518	66%
Small (2-4 people)	11,157	59%	14,235	57%
Large (5+ people)	1,482	8%	2,283	9%
Total households	18,867	100%	25,093	100%
Average household size	2.44		2.47	

Source: US Census

# POPULATION AND ECONOMY

**Figure 6  
Medford Households**



Household size increased slightly from 2.44 in 1990 to 2.47 in 2000. Again in 2006, household size grew to 2.50 according to the American Community Survey (see Table 5). The average household size in the United States in 2000 was 3.14 persons per household. Even with the modest increase in average household size in Medford between 1990 and 2000, it was still substantially lower than the US average, the state (3.02 persons per household) and the county (2.95).

**Table 5  
Medford Household Size 1990, 2000 and 2006**

	1990	2000	2006
Average household size	2.44	2.47	2.50
Owner-occupied units	2.62	2.52	2.67
Renter-occupied units	2.33	2.39	2.30

## Group Quarters

Two percent of Medford’s population in 2000 lived in group quarters - about the same as Jackson County and the state. This is split between institutionalized and non-institutionalized quarters. Among the institutionalized population, the highest is nursing homes at 22 percent (double that of the state). Sixteen percent of the institutionalized population lives in correctional institutions.

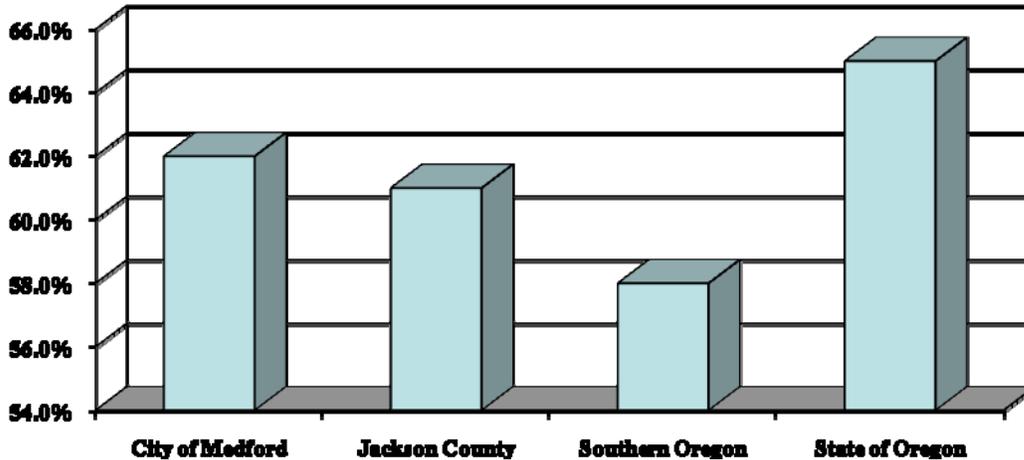
## ECONOMY AND EMPLOYMENT

### Employment Trends

According to the 2000 U.S. Census, rates of labor force participation are slightly lower locally than statewide. In Medford, 62 percent of residents 16 years and older are participating in the labor force. Jackson County and the region of Southern Oregon have rates of 61 percent and 58 percent respectively. The State carries a higher rate of 65 percent of the total population participating in the labor force (see Figure 7).

# POPULATION AND ECONOMY

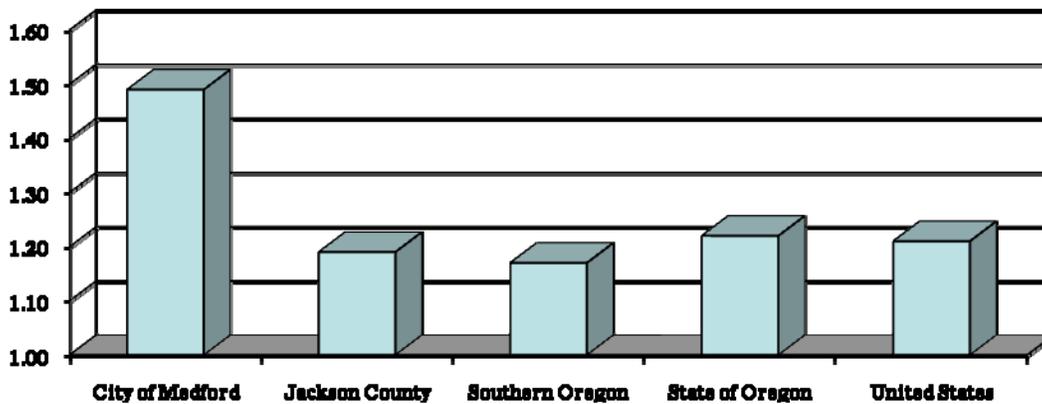
**Figure 7**  
**Labor Force Participation Rates (2000)**



The service and retail trade industries have out paced the historical strong industries of manufacturing, agriculture and timber. More specifically, higher-paying manufacturing jobs have declined overall, comprising just 11 percent of total employment in Jackson County (timber now comprises less than half that).

Medford has an average of 1.5 jobs per active member in the work force, which is significantly higher than that in the region, state and nation (see Figure 8). This number suggests that Medford both attracts workers from outside of the City, and has a substantial number of two-income households.

**Figure 8**  
**Jobs per Available Worker (2000)**



While unemployment rates decreased from 1990 to 2000, jobs added during that period were lower-paying service and retail positions. While median family income and median household income increased during that time, they did not increase as rapidly as those of Oregon State or the nation. Due to the trend in lower-paying non-manufacturing jobs, a relative decrease in annual pay may be expected to continue in Medford.

# POPULATION AND ECONOMY

Major employers in or around the City of Medford that supply a majority of jobs for Redford residents are shown in Table 5 below. The largest employers include auto-dealers, Harry and David Operations, Corp., health service providers and local government agencies.

**Table 5**  
**Largest Employers in Medford**

Employer	Industry	# of Employees
Lithia Motors Inc.	Auto-Truck Dealers	3,500
Asante Health System	Health System	3,000
Harry & David	Direct Mail Merchandisers	2,000
Rogue Valley Medical Center	Hospitals	1,638
Providence Health System in Southern Oregon	Health Systems	1,300
Medford School District 549C	Schools	914
Boise	Plywood Mills	875
Jackson County	County Government	874
Southern Oregon University	Colleges & Universities	600
Amy's Kitchen	Food Manufacturer	450
Rogue Valley Manor	Retirement Communities	450
Wal-Mart Stores	Department Stores	450
Cascade Wood Products	Lumber Mills	425
VA Southern Oregon Rehabilitation Center	Government & Government Agencies	418
City of Medford	Government & Government Agencies	405
Knife River Materials	General Contractors	400
Sherm's Market/Food 4 Less	Grocers	360
Big R Stores	Farm & Ranch Supply	350
Rogue Community College	Colleges & Universities	309
Costco Wholesale	Wholesalers	305
Embarq	Communications	275
Jackson County Health and Human Services	Health Care Clinics/Facilities	270
Southern Oregon ESD	Education	260

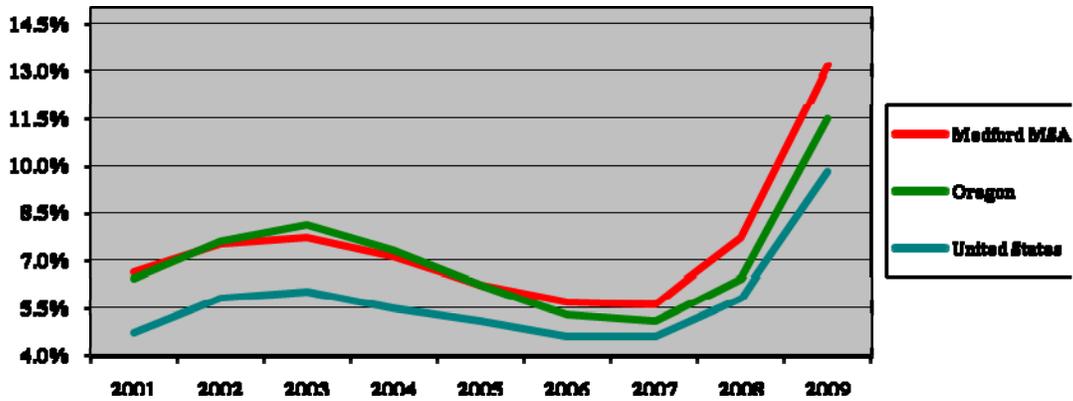
Source: *City of Medford*

## Unemployment

Recent estimates provided by the Oregon Employment Department set the unemployment rate between 13 to 13.5 percent in 2009. This is dramatically higher than the National average of 9.8 percent and the state average of 11.5 percent (see Figure 9). This sudden upswing in unemployment is a direct result of the national economic recession.

# POPULATION AND ECONOMY

**Figure 9  
Annual Unemployment Rates**



Between 2000 and 2008, the unemployment rate in Medford was higher in each biennial period than the state, and slightly lower than the unemployment rate in the county.

**Table 6  
Unemployment Rates, 2000-2008 (Biennial)**

Location	Year				
	2000	2002	2004	2006	2008
Medford	5.0	6.8	7.1	5.7	7.7
State	4.9	7.5	7.3	5.3	6.4

Source: Bureau of Labor Statistics.

## Education and Workforce Development

Medford's population has an average education level a little lower than that of the state. Just 27 percent of the population in Medford holds an associate college degree or higher, compared to 29 percent in the county and 31 percent in the state. A slightly higher percent of Medford's residents 25 and older lacked a high school diploma or the equivalent than was true of the county and the state.

# POPULATION AND ECONOMY

**Table 7**  
**Highest Education Levels, 2000 (Population Aged 25 Years and Older)**

Highest Education Level Attained	Medford	County	State	US
No high school diploma or equivalency	17%	15%	15%	20%
High school diploma or equivalency	30%	30%	26%	29%
Some college	27%	27%	27%	21%
Associate degree	6%	6%	7%	6%
Bachelor's degree	14%	15%	16%	16%
Master's degree or above	7%	8%	9%	9%

Source: US Census.

According to the Bureau of Labor Statistics, education levels are proportional to both unemployment rate and median weekly earnings. While the unemployment rate in the U.S. for a high school dropout was 7.3 percent in 2001, it was 4.2 percent with a high school diploma, 2.5 percent with a bachelor's degree, 2.1 percent with a master's degree, and 1.1 percent with a doctoral degree.<sup>6</sup> Furthermore, for all college degrees from an associate to doctoral, earnings exceed the median wage.<sup>7</sup> In 1996, those without a high school diploma or equivalency earned 60 percent less than those with some college, and 120% less than those with a bachelor's degree.<sup>8</sup>

**Table 8**  
**Median Weekly Earnings, 2009, by Level of Educational Attainment**

Highest Education Level Attained	Median Weekly Earnings*
High school drop-out	\$448
High school graduate	\$621
Some college	\$720
Associates degree	\$720
Bachelor's degree	\$1,026
Master's degree	\$1,145
Doctoral degree	\$1,336

\*Based on those 25 or more years of age who are working full-time.

Source: Bureau of Labor Statistics.

<sup>6</sup> Bureau of Labor Statistics, 2009.

<sup>7</sup> OLMIS. (1998). The Value of a College Degree.

<sup>8</sup> Bureau of Labor Statistics, 2009.

# POPULATION AND ECONOMY

## Household Income

From 1990 to 2000, Medford median household income rose by 42 percent (compared to 45 percent in the county and 50 percent in the state.) Both Medford and Jackson County's median household income were substantially lower than the state and national median income in 2000 and 2006. While income measures shown in Table 9 below for Medford exceeded those in the county, all measures were below those in the State of Oregon.

**Table 9**  
**Household and Family Income, 2006**

Income Measure	Medford	County	State
Median household income	\$41,029	\$40,606	\$46,230
Per capita income	\$22,506	\$22,546	\$24,418
Median family income	\$47,530	\$47,417	\$55,923
Persons below poverty level	11.3%	11.9%	13.3%
Children below poverty level	36.5%	28.3%	29.3%

Source: US Census.

Median family income in Medford in 1999 was higher than median household income, which is generally the case. There are fewer families than households, many including more than one wage earner. (Households include single individuals living alone.)

Figure 10, further in the document, shows the 1999 median household income in Medford by block group. Areas with lowest median household income are located in central Medford and highest in east Medford.

In Medford, according to the 2006 American Community Survey, approximately 25 percent of households make less than \$25,000 per year and more than 60 percent make less than \$50,000 annually. Less than five percent are in the top income bracket, making \$150,000 or more per year. In the state, nearly 15 percent of the population makes \$100,000 or more, and only approximately 54 percent of households make less than \$50,000 per year.

**Table 10**  
**Median Household Income Range, 2000**

Income Range	Medford		County	State
	Number	%	%	%
Under \$15,000	4,413	17%	17%	15%
\$15,000 to \$24,999	4,118	16%	16%	13%
\$25,000 to \$34,999	3,485	14%	15%	14%
\$35,000 to \$49,999	4,355	17%	17%	18%
\$50,000 to \$74,999	4,697	19%	18%	20%
\$75,000 or more	4,182	17%	16%	20%

Source: US Census.

# POPULATION AND ECONOMY

The median income for Hispanic households in Medford mirrors the disparity at the national level of 20-25 percent lower than the median household income for all households. The trend was similar in Jackson County and the State of Oregon.

## Population Below Poverty

**Table 11**  
**Percent of Population Living in Poverty, 1999**

Population Group	Medford	County	State	US
Individuals	14%	13%	12%	12%
Individuals 18 or older	12%	11%	11%	11%
Individuals 65 and older	7%	7%	8%	10%
Families	10%	9%	8%	9%
Families with children <18	17%	15%	12%	14%
Families with children <5	26%	20%	17%	17%
Females alone with children <18	42%	37%	33%	34%
Females alone with children <5	64%	56%	47%	46%

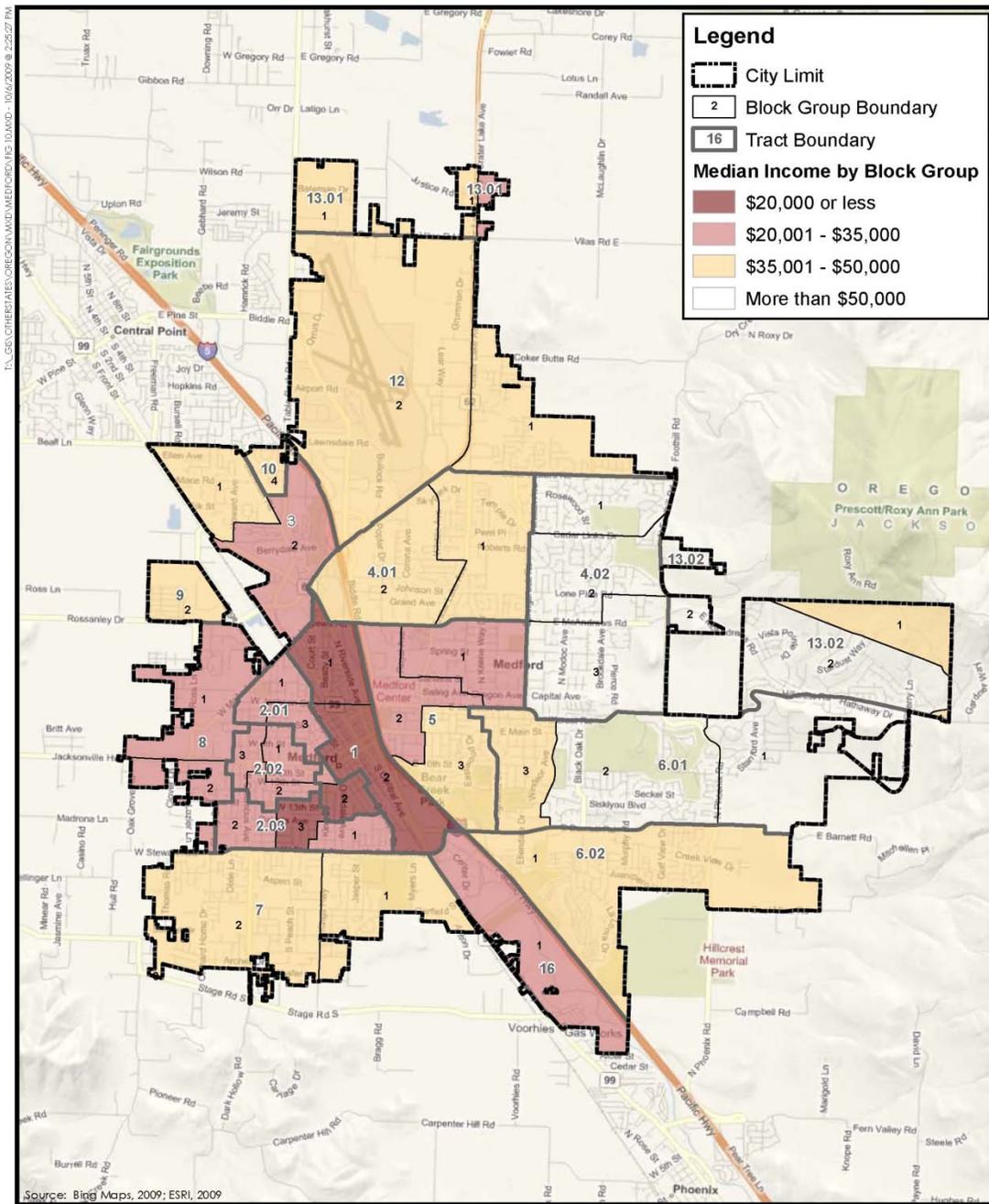
Source: US Census.

According to the 2000 Census, 14 percent of Medford's population was living in poverty in 1999, compared to 13 percent in Jackson County, and 12 percent in the state. In 2006, the American Community Survey reported 10.1 percent of all families in Medford were living in poverty. More critically, the survey found that an estimated 36.5 percent of all children in Medford are living in below-poverty conditions.

Households composed of female head of household were most likely to live in poverty: 42 percent of those households with children under 18, and 64 percent of those households with children under the age of 5. Both categories of female householders were considerably above the state and national averages. The percent of the population in Medford living in poverty was higher, for most population groups, than the county and the state.

The percentage of population in poverty by block group is captured in Figure 11 further in the Consolidated Plan. Areas of highest concentrations of the households in poverty are in central and west Medford and in north Medford.

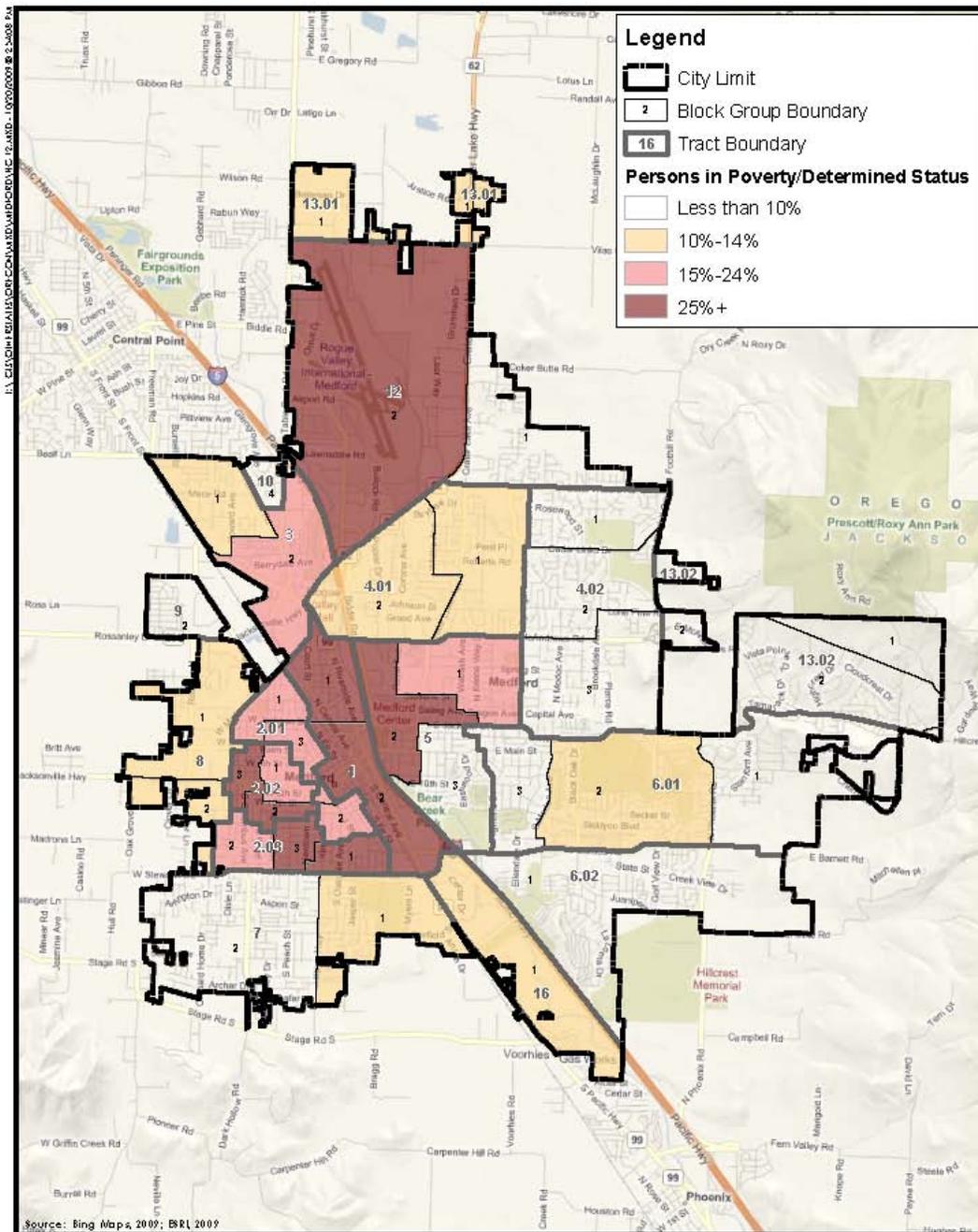
# POPULATION AND ECONOMY



**Figure 10**  
Median Household Income by Census Block Group



# POPULATION AND ECONOMY



**Figure 11**  
Percent of Population in Poverty by Census Block Group



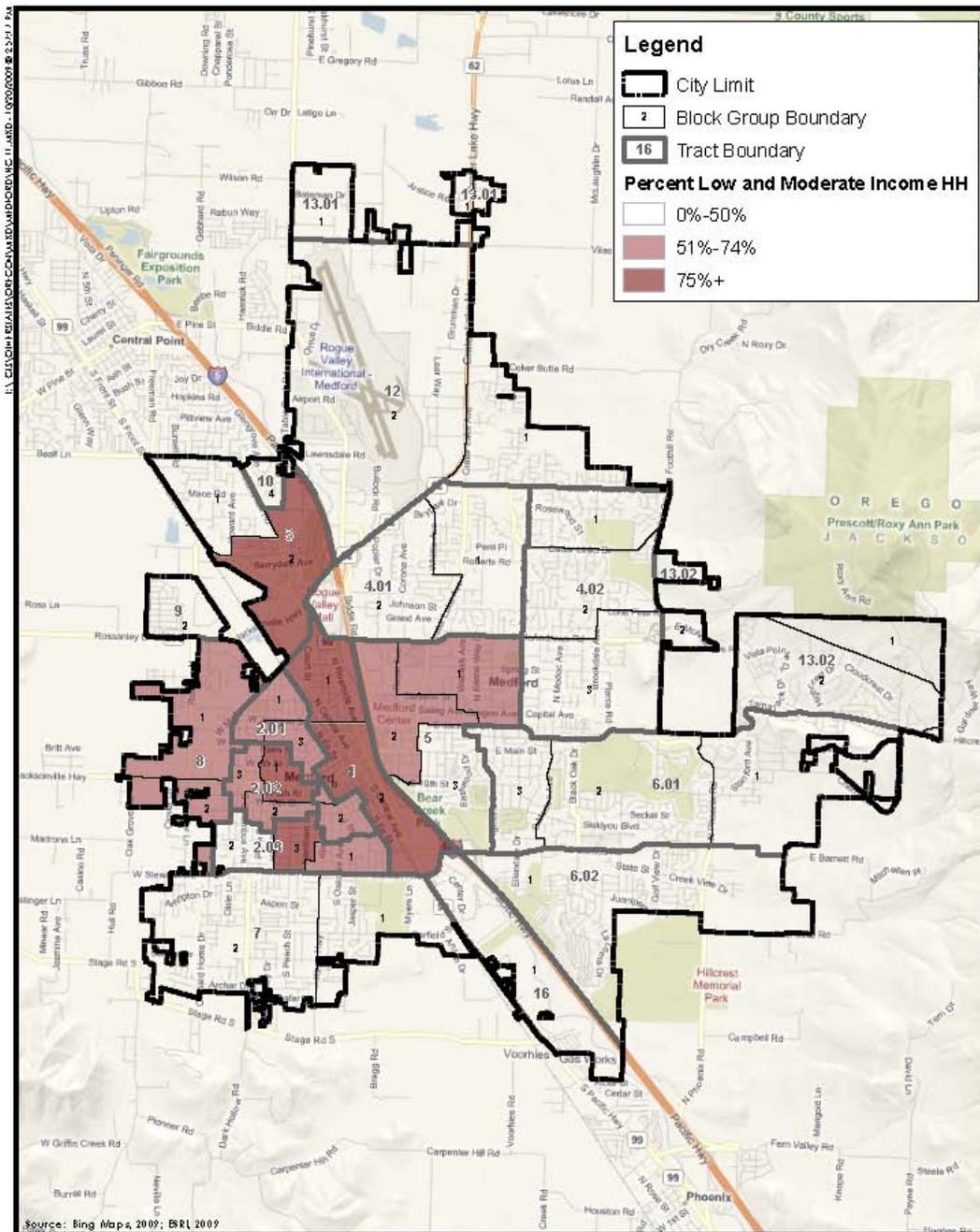
# POPULATION AND ECONOMY

## *Low and Moderate Income Neighborhoods*

For purposes of the Consolidated Plan, areas of low/moderate-income concentration are defined as areas in which 51 percent or more of the households have incomes at or below 80 percent of HUD-defined area median income. Figure 12 on the following page shows the block groups in which the majority of households are low- or moderate-income. Consistent with other indicators of poverty, central and west Medford contain the majority of low- and moderate-income areas.

Both block groups in census tract 1 contain the highest percent of households below 80 percent of area median – 85 percent in block group 1 and 79 percent in block group 2. Nearby tract 2.02, block group 1 and tract 2.03, block group 3 contained the next highest percent of low-mod households (75 percent in both).

# POPULATION AND ECONOMY



**Figure 12**  
Low and Moderate Income Households by Census Block Group





# HOUSING NEEDS AND MARKET ANALYSIS



# HOUSING NEEDS AND MARKET ANALYSIS

## HOUSING TRENDS

### Number of Units

The number of housing units grew by 34 percent to 26,310 between 1990 and 2000, similar to the overall population increase of 35 percent in the same period. As of 2006, it was estimated that the City of Medford contained a total of 31,205 housing units. This spike of nearly 5,000 units (15.7 percent) between 2000 and 2006 is due largely to the housing boom during the early and mid-part of the decade. The peak of the construction was in 2003 when 1,080 permits were issued.

From 2000 to 2006 a slight shift in owner occupied units occurred as it dipped from 57 percent in 2000 to 55 percent in 2006. The market share of single-family units remained the same from 2000 at approximately 66 percent. Conversely the percentage of multifamily units was unchanged at 32 percent when compared to 2000. The greatest net gain in number of units between 1990 and 2006 belongs to single-family with 6,664, while manufactured units had the largest percentage increase of 78 percent (555 new units between 1990 and 2006).

**Table 12**  
**Medford Housing Units 2000 and 2006**

Type of Unit	2000		2006		Change 2000-2006
	Number	%	Number	%	
Single family	16,790	64%	19,816	64%	15.5%
Multifamily	8,505	32%	10,126	32%	16%
Manufactured units	1,015	4%	1,263	4%	20%
Total	26,310	100%	31,205	100%	15.7%

Source: US Census.

When compared to Jackson County and the State of Oregon, slightly less of the housing in Medford is single-family (64 percent in Medford compared to 66 percent in both the County and State). At the same time, there is a greater share of multifamily housing and a substantially lower percentage of mobile homes in Medford.

**Table 13**  
**Housing Type by Location, 2000**

Type of Unit	Medford	County	State
Single family	64%	66%	66%
Multifamily	32%	18%	23%
Manufactured homes/other	4%	16%	11%

Source: US Census.

### Manufactured Homes

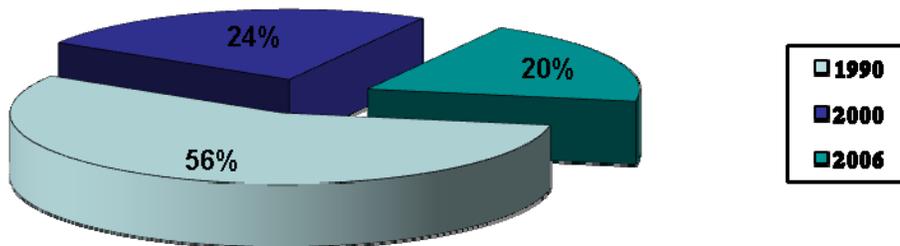
Manufactured homes represent 4 percent of the total housing units in Medford. Manufactured homes can be one of the most affordable ownership options. This is a primary reason why, between 1990 and 2006, manufactured have seen an increase of nearly 80 percent (see Figure 13). At the same time, occupants are not guaranteed space and are vulnerable to redevelopment and zoning changes.

# HOUSING NEEDS AND MARKET ANALYSIS

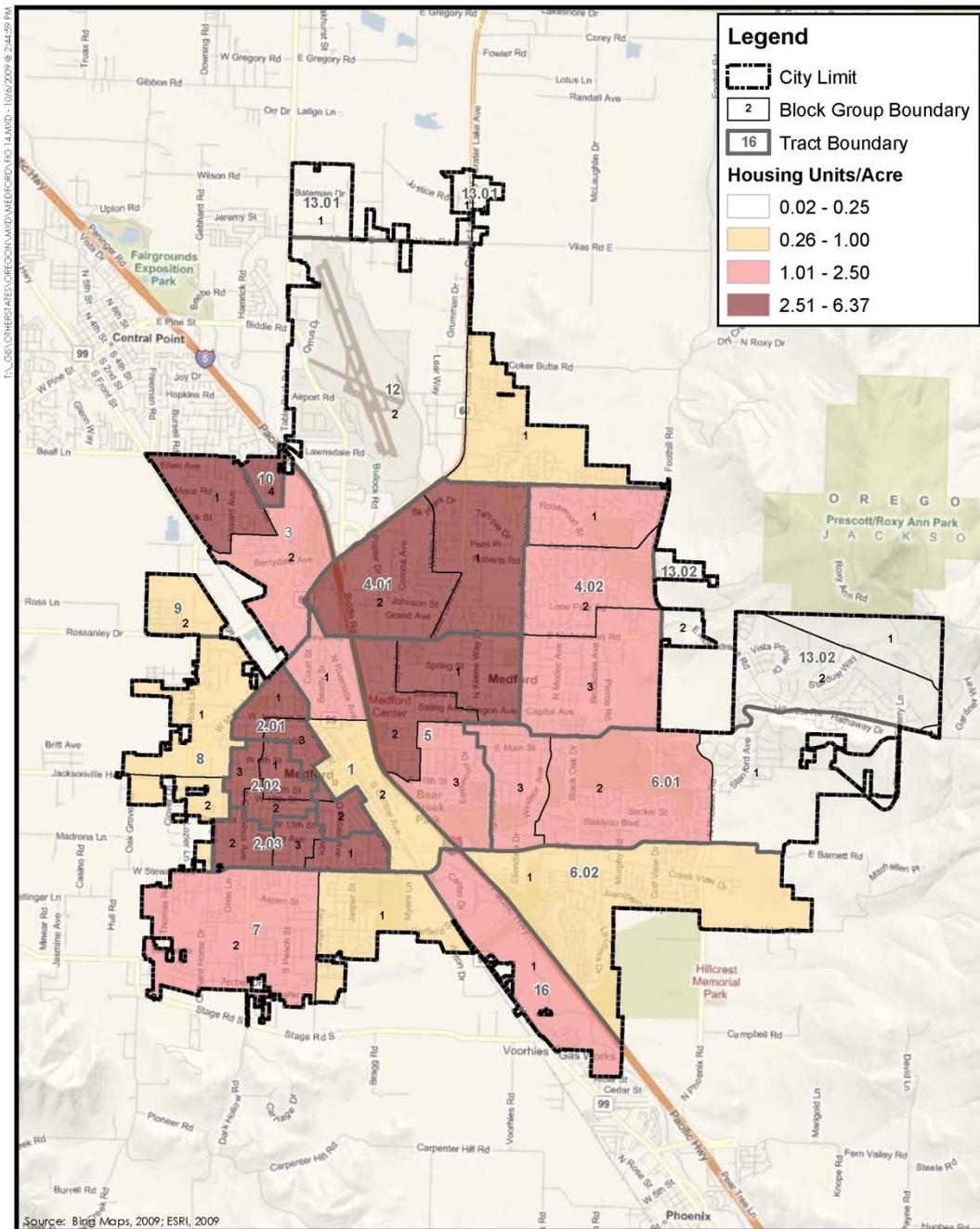
## Housing Density

Figure 14 on the following page shows housing density in terms of units per acre mapped by census block. Medford is predominantly single family. Areas of high-density housing and large multi-family complexes are the exception.

**Figure 13  
Manufactured Unit Development  
(1990-2006)**



# HOUSING NEEDS AND MARKET ANALYSIS



**Figure 14**  
Housing Units per Acre by Census Block Group



# HOUSING NEEDS AND MARKET ANALYSIS

## HOUSING CONDITION

### Age of Units

Units in Medford are a little newer than in Oregon in general. Just 10 percent of the housing in Medford was built prior to 1940. The age of housing units is sometimes an indication of condition, depending on how well the units are maintained. On the other hand, well-maintained housing in older neighborhoods can be highly valued. Often centrally located, it can become prime property for redevelopment. Preservation of older units is one of the best strategies for preserving affordable housing. There are a number of neighborhoods in which strategies to rehabilitate older housing could be implemented effectively.

**Table 14**  
**Age of Housing Units, 2000**

Year Built	Medford		County	State
	Number	%	%	%
Before 1940	2,588	10%	9%	13%
1940 to 1959	4,366	17%	15%	17%
1960 to 1979	8,887	34%	36%	35%
1980 to 2000*	10,469	40%	39%	34%
Total	26,310			

\*March 2000.

Source: US Census.

### Housing Condition Survey

#### Methodology

A “walk by”, street view survey of the housing conditions in several neighborhoods of the City was completed in May 2004. The areas surveyed contain almost 2,600 single-family units in residential neighborhoods generally located west of the I-5 freeway and north and west of downtown. (One small neighborhood was located just east of I-5.) City staff selected the areas based on their potential need for housing improvements.

The person who completed the condition survey (surveyor) visually inspected each structure from the street, using a 5-point scale to assess overall exterior condition. The primary elements rated were roofs, foundations, porches, windows, chimneys, fascia, and siding. Only residential structures of 3 or fewer units were included in the survey. The surveyor viewed the structure, recorded specific deficiencies/conditions and provided a rating for each of the 734 single-family residential structures included in the sampling.

The sample for the survey included 25 percent of the structures in most neighborhoods. In two areas, half of the units were included because the areas were too small to obtain an adequate assessment based upon only a 25 percent survey sample.

The following primary housing components were surveyed. The garage and other improvements were surveyed only if they were attached to the residence.

# HOUSING NEEDS AND MARKET ANALYSIS

- Roof (including moss build-up, patching evidence or soffit deterioration)
- Siding
- Exterior paint
- Chimney
- Gutters/downspouts
- Window frames/doors
- Porch and balcony
- Steps/railings
- Foundation damage (or settling)
- Fire damage

## Criteria and Rating Used in Survey

**Excellent (Sound)** – Well maintained, without visible deterioration or observable failings.

**Good (Basically Sound)** – House exhibits easily correctable wear that is within the range of ordinary maintenance. (Example: roof will not need partial repair or replacement for at least 5 years. At most partial painting and minor repairs needed.)

**Fair (Needs Maintenance/Repair)** – House is basically sound but has defects reflecting deferred maintenance. (Example: paint exhibits widespread peeling, roof needs replacement, some minor window repairs, and/or porch problems evident.)

**Deteriorated (Substantial Repair Needed)** – Home shows major defects which compromise safety or weather fitness of the structure. Structure requires replacement of materials and/or repair well beyond ordinary maintenance. Multiple or major integrity problems evident. (Example: roof replacement and another major component, such as foundation needs repair or siding needs partial replacement.)

**Poor (Dilapidated)** – Structure does not provide safe and adequate shelter. Several critical and major deficiencies are evident, particularly structural components. The building has deteriorated to point that substantial rehabilitation may not be financially feasible. (Example: major components are failing as evidenced by roof sag, major foundation cracking, etc.)

**Table 15**  
**Housing Conditions Survey Results by Block Group**

Tract/Blk Grp	Excellent		Good		Fair		Deteriorated		Poor		Total Units
	No.	%	No.	%	No.	%	No.	%	No.	%	
T 1/BG 1	39	35%	39	35%	20	18%	14	12%	1	1%	113
T 5/BG 2	47	55%	23	27%	14	16%	1	1%	0	0%	85
T 2.01/BG 1	46	57%	24	30%	9	11%	2	2%	0	0%	81
T 2.01/BG 2	42	50%	22	26%	17	20%	3	4%	0	0%	84
T 2.01/BG 3	34	41%	28	34%	15	18%	5	6%	0	0%	82
T 2.02/ BG 1	57	58%	28	28%	12	12%	1	1%	1	1%	99
T 2.02/BG 2	34	49%	24	35%	11	16%	0	0%	0	0%	69
T 2.02/BG 3	41	53%	17	22%	18	23%	2	3%	0	0%	78
T 2.03/BG 3	25	58%	15	35%	3	7%	0	0%	0	0%	43
Total Sample	365	50%	220	30%	119	16%	28	4%	2	0%	734

Source: Housing Condition Survey May 2004.

Note: Totals may not add due to rounding

# HOUSING NEEDS AND MARKET ANALYSIS

## *Findings*

The areas surveyed reflect a homeownership of from 14 percent to 42 percent compared to the overall Medford rate of 57 percent. The percent of persons living in poverty in the selected block groups ranged from 18 percent to 58 percent. The typical home in the area was somewhat over 55 years old.

Single family housing in the areas surveyed was found to be in generally sound condition. Fully 50 percent of all structures were found to be in excellent condition and another 30 percent were categorized as being in good condition, meaning that 80 percent of the housing required only modest repairs to maintain integrity and ensure long-term use. On the other hand, there are a significant number of homes that require repair and rehabilitation to maintain their long-term viability as decent, safe and sanitary housing. Approximately 20 percent of the structures (representing over 500 residences) were found to need attention (scoring at fair or worse condition).

A positive sign is that the number of structures beyond repair (or of questionable feasibility) is limited – only 4 percent of the structures fell into the deteriorated or poor condition categories, which would be approximately 100 units (based on the sample surveyed). These structures had major structural components in disrepair. There was evidence of deferred maintenance to key building components that, if left unresolved, could jeopardize safety or structural integrity. If left unchecked, buildings in need of substantial repair create a depressing effect on investment in the area and can lead to overall reduction of values and livability of the neighborhoods.

Housing conditions across the nine block groups in the survey were similar but far from uniform. The percent of housing in excellent to good condition ranged from 69 percent in CT 1/BG 1 to 93 percent in CT 2.03/BG 3. Overall, 20 percent of the structures in the survey areas were in need of rehabilitation. At least 24 percent of the units in four block groups were in need of rehabilitation (CT 1/BG 1, CT 2.02/BG 3, CT 2.01/BG 2 and CT 2.01/BG 3). There were a number of common deficiencies found in the houses. The most common was poor roof condition (28 percent – including the need for replacement within 5 years). Other common deficiencies were problems with paint (21 percent), fascia (21 percent), railings (19 percent), and siding (18 percent).

All of these tracts would benefit from housing rehabilitation assistance. Loan or grant assistance could help stimulate private investment and have a positive impact on the long-term stability of the area.

*CT 1 Block Group 1:* This area, located north of downtown in the Liberty Park Neighborhood, contained the highest percentage of housing in need of rehabilitation. Thirty-one percent of the 224 structures were rated in fair or worse condition. The homes in the area are among the newest of those surveyed with the median age only 46 years. Not surprisingly, the area had the highest poverty rate (58 percent) and the second highest percentage of renters (73 percent). The primary issue with housing in this neighborhood was paint (31 percent), followed by fascia, and roof problems.

*CT 5 Block Group 2 (partial):* This was the only area surveyed east of the Interstate. It is bounded by the Interstate, Main, Portland and 10th Street. Only 17 percent of the 187 homes were found to need rehabilitation. The area contained the newest housing stock (44 years old) but also had the highest percent of renters among the areas surveyed (86 percent). Homes to the east of Portland Ave appeared to be better maintained. Roof problems were most common (32 percent), followed by paint and fascia.

*CT 2.01 Block Group 1:* The area, located north and west of downtown and bounded by McAndrews Road, Western Avenue, West Jackson and Holly/Welch, exhibits one of the better housing stocks, with only 13 percent of the housing in need of rehabilitation. As might be expected, the area had fewer persons living in poverty than most areas surveyed (23 percent). This neighborhood is somewhat split. To the southwest, a trailer park and surrounding houses were rated as being in only fair to poor

# HOUSING NEEDS AND MARKET ANALYSIS

condition. To the northeast, housing conditions improved – most of the structures were rated as being in excellent and good condition.

*CT 2.01 BG2:* The area is located just south and west of downtown and is bordered by Holly, Dakota Avenue and 10th Street. The median age of the housing was 57 years. Poverty rates were low at 22 percent. A high percent (24 percent) of the housing is in need of rehabilitation. The most common problems noted were paint, fascia and roofs.

*CT 2.01 BG3:* Just to the north of the previous area is a long, narrow area that is roughly bounded by Jackson, downtown 10th Street and Orange Street. The median age of housing is 66 years. Only 21 percent of residents in this area lived in poverty. Over 24 percent of the housing in this area of over 300 homes needed rehabilitation. Roofs, fascia, paint and siding were the most common problems found. It was evident that improvements to buildings in this neighborhood were underway.

*CT 2.02 BG1:* Bounded by Plum, 10th, Orange and 2nd, this area has over 50 houses that need rehabilitation (14 percent of the total). This is somewhat surprising given the median age of housing is 68 years, older than all other areas. The relatively good condition of the housing may be partly explained by the fact that this area has the fewest persons living in poverty (18 percent) and has one of the highest owner-occupancy rates (41 percent). The most prevalent issues found were roofs and railings.

*CT 2.02 BG2:* The area is bounded by 10th, Columbus, Orange and 12th Streets. Only 16 percent of the housing needs rehabilitation, yet the ownership rates were the lowest of all block groups (22 percent). The poverty rate was the second highest (40 percent). On the average, units were slightly over 50 years old. The most common housing issues found were roofs (31 percent) and fascia.

*CT 2.02 BG3:* The area lies between Western/Jeanette, 8th, 2nd and 11th and contains a large number of homes needing rehabilitation – estimated at approximately 80 homes. The median age of housing is almost 60 years. The homeownership rate was 41 percent and poverty rate 35 percent. Most common conditions were roofs (39 percent), siding (24 percent), fascia and siding.

*CT 2.03 BG3:* This area is bounded by Stewart Avenue, Grant Avenue, 12th and Hamilton. In spite of a poverty rate of 34 percent, housing in this area is in the best condition of areas surveyed (only 7 percent of the 170 buildings need rehabilitation). This may in part be due to the fact that the area includes the youngest inventory of housing (44 years) and one of the highest ownership rates (41 percent). Roofs, siding and railings were cited as equally common issues (each in only 13 percent of the units).

The City defines “substandard” buildings using the 1997 Uniform Housing Code as a base. In summary, a substandard dwelling is one in which a condition exists that “.....endangers life, limb, health, property, safety or welfare of the public or the occupants....” This definition of substandard includes: inadequate sanitation; structural hazards; nuisances; hazardous electrical wiring, plumbing or mechanical equipment; faulty weather protection; fire hazards; faulty materials of construction; hazardous or unsanitary premises; inadequate exits; inadequate fire-protection or firefighting equipment; and improper occupancy. Housing which is substandard but suitable for rehabilitation is any dwelling that has defects (including dilapidated dwellings, having one or more critical defects or inadequate construction) that are economically feasible to correct through repairs or reconstruction. The City defines “standard condition” housing as housing that is in Good (basically sound) condition as defined in the Criteria and Rating Used in Survey section. This is housing that exhibits easily correctable wear and is within the range of ordinary maintenance.

## Lead-based Paint and Lead Hazards

The Residential Lead-Based Paint Hazard Reduction Act of 1992 seeks to identify and mitigate sources of lead in the home. A high level of lead in the blood is particularly toxic to children aged 6 and younger. Childhood lead poisoning is the number one environmental health hazard facing American children. Lead can damage the central nervous system, cause mental retardation, convulsions and sometimes

# HOUSING NEEDS AND MARKET ANALYSIS

death. Even low levels of lead can result in lowered intelligence, reading and learning disabilities, decreased attention span, hyperactivity and aggressive behavior.

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding of old paint. Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, some hobbies (like lead solder in stained glass work), and some herbal remedies.

The Centers for Disease Control and Prevention (CDC) recommends that children ages 1 and 2 be screened for lead poisoning. CDC also recommends that children 3 to 6 years of age should be tested for lead if they have not been tested before and receive services from public assistance programs; if they live in or regularly visit a building built before 1950; if they live in or visit a home built before 1978 that is being remodeled; or if they have a brother, sister, or playmate who has had lead poisoning.

In the 4-year period 2000 through 2003, 33,025 children under the age of 6 were tested in Oregon and 425 had confirmed elevated blood-lead levels. CDC provides funding for testing for children who are not eligible for Medicaid or who do not have private insurance. Most of the testing is performed by private physicians and clinics, at the request of parents. The Oregon Department of Human Services maintains a web site with instructions for lead testing, an indication of hazards, lists of resources and links to other sites.

The State of Oregon Lead Poisoning Prevention Program compiles data on testing statewide and results of those tests. Testing data are not tracked by location unless the children are Medicaid-eligible. Results that are confirmed positive for elevated blood-lead levels are tracked by location. The information is reported to the County health department for follow-up. Between January 2000 and December 2003, there were 2 confirmed findings in Medford. There were 257 Medicaid-eligible children tested, with 1 positive confirmed finding in Medford. Since CDC recommends testing all children between 1 and 2 years of age, and only 257 Medicaid-eligible children were actually tested in a 4-year period, there may be an opportunity for increased education on lead-hazards in Medford.

Earlier general testing found elevated blood-lead levels in Jackson County. In May, 1995, the Jackson County Health and Human Services Department completed a state-funded two and one-half year pilot program which tested the lead levels in approximately 380 children in the County. Blood-lead levels of between 10 and 19 are 'reportable', while levels greater than 20 are considered poisonous. Of the 380 children tested, 12 had levels above 10, and 5 had levels greater than 20.

The age of the housing unit is a leading indicator of the presence of lead-hazard, along with building maintenance. Lead was banned from residential paint in 1978. The 1999 national survey found that 67 percent of housing built before 1940 had significant LBP hazards. This declined to 51 percent of houses built between 1940 and 1959, 10 percent of houses built between 1960 and 1977 and just one percent after that.<sup>9</sup> Based on those estimates, almost 5,000 homes pose potential lead-based paint hazards in Medford. However, the Clickner study also noted that there were regional differences in the probability of a hazard; the risk was more prevalent on the east coast (43 percent) than on the west coast (19 percent).

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<sup>9</sup> Clickner, R. et al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards*. Report to Office of Lead Hazard Control, US Department of Housing and Urban Development.

# HOUSING NEEDS AND MARKET ANALYSIS

**Table 16**  
**Potential Lead-Based**  
**Paint (LBP) Hazards in Medford**

Date Built	Total		Potential Hazards	
	Units	%	Number	
Before 1940	2,588	67%	1,734	
1940 to 1959	4,366	51%	2,227	
1960 to 1979	8,887	10%	889	
1980 to 2000	10,469	1%	105	
Total	26,310		4,955	

Source: US Census. Clickner, et al.

Using the above percentages of potential hazards by date of construction and then applying the CHAS tables (see Tables 26 and 27) percentages of low and moderate income households by tenure, it is estimated that 1,250 low and moderate income renter households and 690 low and moderate income owner households in Medford are living in potential hazard.

The Housing Authority of Jackson County has a lead-based paint risk assessor and inspector on staff. “Working Safe with Lead” trainings have been provided to reduce the risk of hazards to the workers and releasing contaminated dust. The City of Medford keeps a list of all certified lead-based paint risk assessors and inspectors in Southern Oregon on file.

## HOUSING TENURE

In 2000, 57 percent of the occupied housing in Medford was owner-occupied. In 2006, the number of owner-occupied units dropped to 55 percent. This level is far below those seen in Jackson County (64 percent) and the State of Oregon (65 percent owner-occupied).

**Table 17**  
**Medford Housing Tenure, 1980 - 2006**

Year	Renter-Occupied		Owner-Occupied		Total
	Number	%	Number	%	
1980	6,499	42%	9,060	58%	15,559
1990	8,160	43%	10,707	57%	18,867
2000	10,721	43%	14,372	57%	25,093
2006	13,295	45%	16,151	55%	29,546

Source: US Census.

Figure 15 shows the percent of renter-occupied units by block group in Medford. While overall 43 percent of the units were renter-occupied in 2000, this varies by neighborhood. For example, 83 percent of the occupied housing units in census tract 1 were renter-occupied, as were about two-thirds of the housing units in tracts 2.01 and 2.02.

# HOUSING NEEDS AND MARKET ANALYSIS

Tenure varies in Medford by type of unit, type of household, household income, and other factors. For example, multifamily housing is usually built for the rental market, so substantially more multifamily than single-family units are renter-occupied. More single-family (detached and attached) units are owner-occupied – 77 percent of occupied single-family units in Medford in 2000 were owner-occupied and 23 percent were renter-occupied.

More family households live in houses they own or are buying. More single individuals rent, except for the elderly, as is shown below in Table 18.

**Table 18**  
**Tenure by Household Type, Medford 2000**

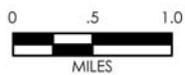
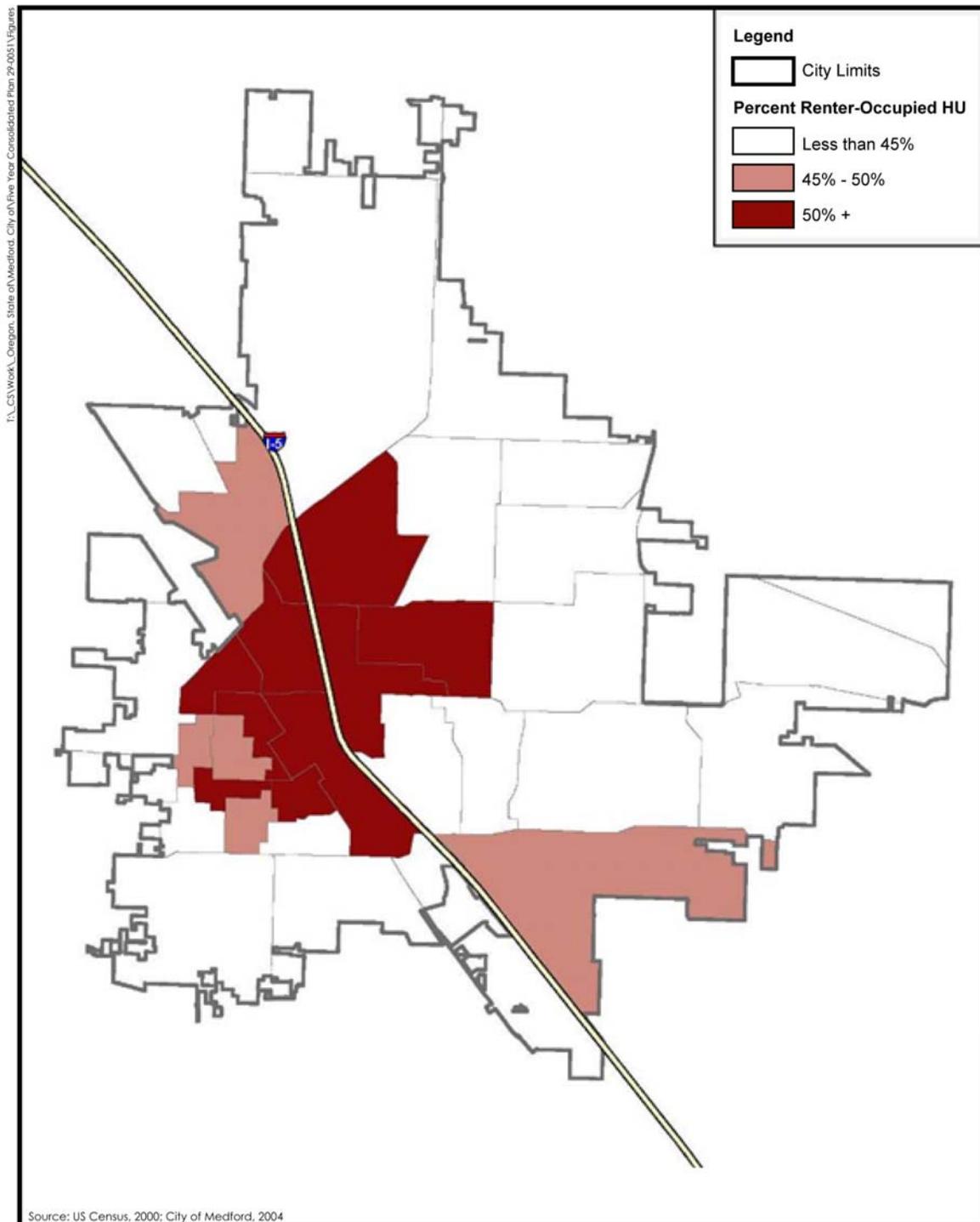
Type Household	Living in units they:	
	Owned	Rented
All households	57%	43%
Family households	65%	35%
Non-family households	43%	57%
Single individuals	45%	55%
Elderly (65+) singles	55%	45%
Average household size	2.52	2.39

Source: US Census.

## Tenure by Race and Ethnicity of Householder

Tenure also varied in 2000 by race and ethnicity of the householder. As seen in Table 17, 57 percent of all households owned the house in which they were living at the time of the 2000 census. Owner-occupancy was higher for white householders (59 percent lived in housing they owned or were buying) than non-white householders (38 percent lived in housing they owned or were buying). Owner-occupancy also varied by ethnicity – just 34 percent of Hispanic householders owned the home in which they were living in 2000.

# HOUSING NEEDS AND MARKET ANALYSIS



**Figure 15**  
Percent Renter-Occupied Housing Units by Block Group



# HOUSING NEEDS AND MARKET ANALYSIS

## MARKET ANALYSIS

### Housing Costs

As of the 2000 census, the median value of all owner-occupied housing in Medford was \$132,400 – lower than the median value in Jackson County and Oregon State. As of 2009 estimates, Medford home prices have a median value of approximately \$189,000 with Jackson County slightly higher at \$191,500 and Oregon at approximately \$225,000.

The median values and the corresponding estimated monthly owner costs are shown below in Table 19.

**Table 19**  
**Estimated Housing Costs, 2009**

Type of Cost	Medford	County	State
Median value owner-occupied	\$189,000	\$191,500	\$225,000
Median monthly owner costs			
PITI	\$1,035	\$1,050	\$1,232

*Source: Zillow.com and Jackson County Assessor's Office. Owner costs assume a fixed 5.5% interest rate on 96.5% LTV and fixed taxes and insurance.*

Housing costs have dropped dramatically since the housing boom peaked during 2005 and 2006. Over the last two to three years prices have declined to levels not seen since earlier in the decade. From 2006, Medford has seen home values depreciate more than a 30 percent from their peak value of approximately \$275,000.

### Rental Costs and Vacancies

The 2000 census found the City of Medford rental vacancy rate to be 4.9 percent. As of 2007, the Medford vacancy rate dropped to 2.7 percent, far below the county and state rates of 6.5 percent and 8.6 percent, respectfully.

The current low vacancy rates underscore the need to consider affordable rental opportunities in housing planning. The 2002 Housing Study for Downtown Medford emphasized that there were no new or newer market-rate apartment buildings in the downtown core. There are some subsidized apartments, but tenancy is restricted to households with incomes at or below 60 percent of median income. The average monthly rent in Medford in 2007 for a two-bedroom apartment was \$752. This is a 24 percent increase from the 2000 average monthly rent of \$605 for the same type of unit.

## HOUSING AFFORDABILITY

The cost of housing is generally considered to be affordable when it equals no more than 30 percent of household income. While housing costs have backed away from the peak in 2006, incomes have still not been able to keep up with housing costs. The following cost comparison was prepared by HUD using the 2000 census. (All costs are adjusted to 1999 dollars.) The table reflects a major drop in values in the 1980s and early 1990s caused, in part, by the impact of Federal environmental policies on the logging industry. It also demonstrates the significant increases in housing values that most communities in Oregon experienced in the late 1990s.

# HOUSING NEEDS AND MARKET ANALYSIS

**Table 20**  
**Median Income and Housing Costs, Medford (1999 Dollars)**

Year	Median Income		Median Housing Measures	
	Household	Family	Gross Rent	Owner's Value
1970	\$33,629	\$41,182	\$451	\$64,407
1980	\$35,830	\$42,494	\$532	\$118,682
1990	\$34,498	\$42,096	\$549	\$90,374
2000	\$36,481	\$43,972	\$585	\$128,094
Change 1970-2000	8%	7%	30%	99%

Source: US Census, HUD.

As is evident, the increase in the median cost of housing between 1970 and 2000 exceeded median family and median household income in Medford during the same period. Median household income grew by 8 percent, median family income grew by 7 percent, median gross rent grew by 30 percent and the median owner's value (with considerably fluctuation) grew by 99 percent. Clearly income did not keep pace with the value of housing.

The following table shows the relationship between modest housing costs (Fair Market Rents set by HUD based on actual area housing costs) and the income required to afford that housing in the Medford-Ashland area. These estimates are prepared annually by the National Low Income Housing Coalition (NLIHC).

**Table 21**  
**Housing Costs and Income, Medford-Ashland Area**

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)*	\$499	\$593	\$745	\$1,084	\$1,127
Income needed to afford	\$19,960	\$23,720	\$29,800	\$43,360	\$45,080
Hourly wage required to afford (working 40 hours/week)	\$9.60	\$11.40	\$14.32	\$22.28	\$21.67
Hours per week at minimum wage (\$8.40) in Oregon)	46	55	69	100	104

\*HUD 2009 FMR.

Source: National Low Income Housing Coalition.

With minimum wage at \$8.40 an hour, a single person household would have to work 55 hours a week to afford a one-bedroom apartment. If a single-parent household needed to rent a two-bedroom unit, they would have to work nearly 70 hours a week to afford an adequate unit. Even two members in a household working full-time at minimum wage would barely be able to afford the cost of the two-bedroom unit.

# HOUSING NEEDS AND MARKET ANALYSIS

In 2009, the National Low Income Housing Coalition determined the “housing wage” in the Medford area to be \$14.54 an hour. This is the amount a full-time (40-hour per week) worker would have to earn to afford a 2-bedroom apartment at the area’s fair market rent. That is 174% of minimum wage.

The Median Household Income in Medford in 2007 was \$45,200. Clearly, housing becomes less affordable as income falls. The following are designated low-income levels and the corresponding income for a family of four in relation to the Area Median Income.

**Table 22**  
**2009 Low Income Ranges and**  
**Affordable Housing Costs Jackson County**

Definition	Percent of AMI	Income Limit	Maximum Monthly Housing Costs
Extremely low income	to 30% of AMI	\$16,600	\$415
Very low income	to 50% of AMI	\$27,700	\$693
Other low income	to 80% of AMI	\$44,300	\$1,008

*Notes: HUD estimated AMI (Area Median Income).*

Extremely low-income households (those with incomes at or below 30 percent of area median income) who struggle to find affordable housing, are more likely to live in unsuitable housing or in overcrowded conditions, and are at risk of homelessness. Meeting the cost of housing leaves little for child care, medical insurance or basic health care, adequate food, and other necessities.

After the last several years, local jobs have been shifting from goods production, with relatively higher wages, to service sector positions, with relative lower wages. Table 23 demonstrates how difficult it is for the lowest income households (those living in poverty) to budget for daily expenses. This was taken from an analysis of national costs and expenditures prepared by the Catholic Campaign for Human Development.<sup>10</sup> The budget starts with an annual income of \$18,392 per year – a national figure for a household of four living in poverty. As the table shows, families living in poverty have insufficient income to meet their daily living expenses.

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<sup>10</sup> [www.usccb.org/cchd](http://www.usccb.org/cchd)

# HOUSING NEEDS AND MARKET ANALYSIS

**Table 23**  
**Budgeting for Poverty in the United States**

Item	Source	Amount
Annual income	For a family of 4 living in poverty	\$18,392
Rent	HUD 2002 FMR for 2-bedroom unit in major metropolitan area	-8,256 \$10,136
Utilities	DOL, Bureau of Labor Statistics, Consumer Expenditures Survey, 2001	-1,944 \$8,192
Transportation	2 persons commuting daily to work in a major metropolitan area (Chicago Transit)	-1,500 \$6,692
Food	Consumer Expenditures Survey, 2001 (assuming food stamps for the majority)	-1301 \$5,391
Health care	Agency for Healthcare Research and Quality, Center for Cost & Financing Studies (assumes health insurance through employer)	-1347 \$4,044
Child care	Bureau of Labor Statistics, "Comparison of Average Annual Child Care Costs" (assumes subsidy of ¾ of real cost)	-4,200 \$-156

Source: Catholic Campaign for Human Development.

The expenditures noted above assume a substantial subsidy in the form of food stamps and child care as well as employer-paid health insurance. The list leaves out toiletries, school supplies, shoes, clothes, holiday gifts, education life insurance, furnishings, recreation, cleaning supplies, entertainment, birthdays, and so on.

## Affordability Mismatch

Comparing the cost of housing and the ability of households to meet the cost is one measure of mismatch in supply and demand. Another is the actual allocation of those units. Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low-income households and compared that with the income of the occupants. Just over half of the rental units within the appropriate affordability range were actually occupied by households with incomes in that range in 2000. For example, there were 1,084 rental units with rents affordable to households with incomes at or below 30 percent of Area Median Income. Of those units, 52 percent were occupied by households with incomes in that range.

Far fewer owner-occupied units were actually available and occupied by households within the appropriate income ranges. There were no owner-occupied units valued within range of households with incomes at or below 30 percent of Area Median Income. There were just 953 units with values within range of households with earnings below 50 percent of AMI, and just 43 percent of those were actually occupied by households with incomes below 50 percent of AMI. The others were occupied by households with higher incomes.

# HOUSING NEEDS AND MARKET ANALYSIS

**Table 24**  
**Affordability Mismatch, Medford 2000**

Housing Units by Affordability	Rentals	Owned
Rent/price affordable at <30% AMI		
Units in price range	1,084	N/A
Occupants at <30% AMI	52%	
Vacant units for rent/sale	4	
Rent/price affordable at 31%-50% AMI		
Units in price range	1,525	953
Occupants at <30% AMI	52%	43%
Vacant units for rent/sale	195	24
Rent/price affordable at 51%-80% AMI		
Units in price range	6,120	2,688
Occupants at <30% AMI	59%	43%
Vacant units for rent/sale	255	25

Source: HUD 2000 CHAS data.

## Affordability and Persons with Disabilities

Among people at the lowest levels of household income are persons with disabilities who have only federal SSI income for support. According to 2000 Census statistical data, in the Medford-Ashland Metropolitan Statistical Area, it would have taken 88 percent of the monthly SSI benefit to rent a 1-bedroom apartment.

A significant proportion of the Medford population is living with disabilities. The 2000 census found a total of 11,513 people aged 16 or older in Medford with disabilities. That information is shown in Table 25 below.

# HOUSING NEEDS AND MARKET ANALYSIS

**Table 25**  
**Persons with Disabilities, Medford, 2000**

Age	Male	Female	Total
16-20	262	266	528
21-64	3,527	3,143	6,670
65-74	698	746	1,444
75+	1,071	1,800	2,871
Total	5,558	5,955	11,513

*Source: US Census.*

## **BARRIERS TO AFFORDABLE HOUSING**

Medford has seen a substantial increase in population in recent years as people relocate to the area, attracted by the mild climate and quality of life – often for the purpose of retirement. This influx of people, many with equity from sales of homes in other areas of the country in hand, has contributed to the rise in price of both land and housing in Medford. Much of the new development anticipated in the coming years will be in subdivisions on the periphery of Medford, up to the identified urban growth boundaries. This pressure provides less incentive for development of affordable housing, either on the periphery or in central Medford.

Possible barriers to affordable housing in Medford include:

- Lack of land suitable and zoned for multifamily housing in central Medford.
- High system development charges.
- Lack of land in central Medford within reach of non-profit developers of affordable housing.
- Lack of inclusionary zoning in the State of Oregon.
- Extended review times for permitting approvals.
- Confusion about the standards for the development of infill projects and the definition of neighborhood compatibility.
- Minimum parking space requirements can significantly increase the cost of housing.
- Height limitations unnecessarily limit one of the dimensions where additional housing could be built without adding to the cost of land acquisition.
- Density maximums limit the number of units buildable on a given parcel of land, thereby increasing the land acquisition cost attributable to each unit built.
- Unfamiliarity with the city's development process leads to confusion and expensive delays as plans are deemed incomplete and returned to the developer for changes.

# HOUSING NEEDS AND MARKET ANALYSIS

- Lack of uniformity among land use ordinances, including lack of consistency in the interpretation of these ordinances adds time, and therefore, increases the overall costs to developers.
- The difficulty of doing a mixed use development using the current land development code.
- There is considerable confusion over when Prevailing Wage Rates apply to mixed use commercial/residential projects.

First-time homebuyer and credit counseling for both buyers and renters with poor rental histories are assisting low- and moderate-income households obtain suitable housing. However, these initiatives are insufficient to meet the need in the face of soaring housing costs.

The Housing and Community Development Commission, a citizens advisory committee, continues to be a community leader in reviewing problem properties, reviewing strategies and incentives for first-time homebuyers (including employer-assisted initiatives), and strategies to preserve housing stock. The work of the commission is an essential element in developing a vision and strategies for provision of affordable housing in Medford.

Coinciding with the development of this Consolidated Plan, the City of Medford performed a more detailed look into fair housing within the community through the development of the 2010 Analysis of Impediments to Fair Housing Choice document (AI). The complete AI is attached to this Consolidated Plan as Attachment D.

## NEED FOR HOUSING ASSISTANCE

### Renter Households with Problems

The following table shows renter households in Medford by size and composition, by household income as a percent of median family income, and the percent of households in each category with housing problems. Housing problems are defined as a cost burden (paying over 30 percent of income for rent and utilities), overcrowding, and/or lack of complete kitchen and plumbing facilities. RVs and other impermanent quarters were excluded. Also shown is the percent of households paying 50 percent or more of family income for housing costs.

**Table 26**  
**Medford Renter Households (2000) and Percent with Housing Problems**

Household (HH) Income Level	Household Size and Composition				Total Renters
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	
HHs at 0% to 30% MFI	415	735	160	689	1,999
% with housing problems	67.5	89.1	100.0	71.0	79.2
% cost burden >30%	67.5	87.8	93.8	71.0	78.2
% cost burden >50%	50.6	76.2	78.1	63.9	66.8
HHs at 31% to 50% MFI	635	780	220	424	2,059
% with housing problems	65.4	85.3	86.4	87.0	79.6

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Household (HH) Income Level	Household Size and Composition				
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	Total Renters
% cost burden >30%	63.8	81.4	72.2	86.1	76.0
% cost burden >50%	48.8	21.8	15.9	31.8	31.6
HHs at 51% to 80% MFI	434	1,030	280	714	2,458
% with housing problems	65.4	52.4	82.1	42.6	55.2
% cost burden >30%	63.1	41.3	19.6	40.6	42.5
% cost burden >50%	35.5	1.5	0.0	2.8	7.7
HHs at 81% of more MFI	1,009	1,620	435	1,225	4,289
% with housing problems	42.5	11.4	32.2	6.5	19.4
% cost burden >30%	40.0	4.3	2.3	4.5	12.6
% cost burden >50%	19.2	0.0	0.0	0.0	4.5
Total Renter Households	2,493	4,165	1,095	3,052	10,805
% with housing problems	56.5	49.1	65.8	40.7	50.1
% cost burden >30%	54.7	42.6	34.2	39.3	43.6
% cost burden >50%	34.8	17.9	14.6	19.5	21.9

*Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes rent and utilities. Totals may vary slightly from census data.*

*Source: HUD 2000 CHAS tables.*

Half of all renter households in Medford had housing problems, most because they were paying more than 30 percent of their income toward rent and utilities. The extent of households with housing problems increased markedly as family income decreased. Almost 80 percent of renter households at the lowest income levels were paying more than 30 percent of their income for housing and nearly 2/3 were spending more than half of their income for rent and utilities.

Most severely burdened were large households (five or more related people). They were also most likely to be overcrowded. While a factor for all households, the problem of overcrowding naturally increased with household size. Overcrowding persisted with larger households, even when the cost burden was alleviated. Only two percent of large renter households with incomes at or greater than 81 percent of MFI had a 30 percent cost burden and yet 32 percent are shown with housing problems, which is mostly attributable to overcrowding.

Many elderly renters, even at higher income levels, were still burdened by the cost of housing. Overall nearly 35 percent of elderly renter households are paying 50 percent or more of their income for housing costs. Housing costs that outpace incomes, especially fixed-incomes for the elderly, will result in an increased burden, which could jeopardize access to needed services and requirements of daily living.

## *Disproportionate Housing Problems by Race/Ethnicity – Renter Households*

Racial and ethnic minority households are often more cost-burdened or more likely to experience other housing problems, including over-crowding or substandard conditions. For example, in Medford, 100%

# HOUSING NEEDS AND MARKET ANALYSIS

of African-American/Black, non-Hispanic renter households with incomes below 50% of area median experienced housing problems, according to the HUD analysis (CHAS tables). This statement applies to a total of 18 households. With such small numbers, valid comparisons based on census data alone may not show the true extent of housing problems. Racial and ethnic minority households most certainly experience problems as well, but the numbers of households were so low that HUD was unable to even calculate a percentage for comparison.

A greater percentage of the total Hispanic renter households, at all income levels, had housing problems than renters as a whole in Medford.

- A total of 92 percent of Hispanic households at or below 30 percent of median family income had problems, compared to 79 percent of all households at that level.
- Approximately 84 percent of Hispanic households between 31 percent and 50 percent of median family income had problems, compared to 80 percent of all households at that level (though less than a 10 percent variance).
- A total of 67 percent of Hispanic households between 51 percent and 80 percent of median family income had problems, compared to 55 percent of all households at that level.
- Approximately 35 percent of Hispanic households at or above 81 percent of median family income had problems, compared to 19 percent of all households at that level.

# HOUSING NEEDS AND MARKET ANALYSIS

## Owner Households with Problems

**Table 27**  
**Medford Owner Households (2000) and Percent with Housing Problems**

Household (HH) Income Level	Household Size and Composition				Total Owners
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	
HHs at 0% to 30% MFI	380	175	40	124	719
% with housing problems	71.1	85.7	100.0	68.5	75.8
% cost burden >30%	71.1	85.7	75.0	68.5	74.7
% cost burden >50%	46.1	80.0	75.0	56.5	57.7
HHs at 31% to 50% MFI	575	143	114	134	966
% with housing problems	47.8	79.0	100.0	88.8	64.3
% cost burden >30%	47.8	76.2	96.5	85.8	63.0
% cost burden >50%	25.2	49.0	65.8	33.6	34.7
HHs at 51% to 80% MFI	1,095	654	120	310	2,179
% with housing problems	31.5	67.9	58.3	64.5	48.6
% cost burden >30%	31.5	65.6	41.7	64.5	47.0
% cost burden >50%	15.5	29.8	16.7	14.5	19.7
HHs at 81% of more MFI	2,799	5,684	900	1,105	10,488
% with housing problems	9.3	12.6	25.0	17.6	13.3
% cost burden >30%	8.9	11.8	13.3	17.6	11.8
% cost burden >50%	0.5	0.8	0.0	2.3	0.8
Total Owner Households	4,849	6,656	1,174	1,673	14,352
% with housing problems	23.7	21.3	38.2	35.8	25.2
% cost burden >30%	23.5	20.4	26.4	35.6	23.7
% cost burden >50%	10.4	6.8	10.6	11.1	8.8

*Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes mortgage payment, taxes, insurance and utilities. Totals may vary slightly from census data.*

*Source: HUD 2000 CHAS tables.*

Fewer owner households have housing problems as defined by HUD in the CHAS tables, than do renter households (25 percent overall compared to 50 percent of renter households). As with renter households, the percent with problems increases as median family income decreases. The lowest income households are most burdened by cost, particularly family households.

# HOUSING NEEDS AND MARKET ANALYSIS

## *Disproportionate Housing Problems by Race/Ethnicity – Owner Households*

As with renter households, a greater percentage of racial and ethnic minority households are likely to experience housing problems. The numbers of low-income racial minority owner households was small. There were either no disparities noted in the CHAS analysis or the number of households was too small to permit calculation of differences.

The number of Hispanic owner households is larger and did permit an analysis of differences. As with renter households, a greater percentage of the total Hispanic owner households, at all income levels, had housing problems than owners as a whole in Medford.

- A total of 100 percent of Hispanic households at or below 30 percent of median family income had problems, compared to 76 percent of all households at that level.
- All Hispanic households between 31 percent and 50 percent of median family income had problems, compared to 64 percent of all households at that level.
- Approximately 73 percent of Hispanic households between 51 percent and 80 percent of median family income had problems, compared to 49 percent of all households at that level.
- A total of 25 percent of Hispanic households at or above 81 percent of median family income had problems, compared to 13 percent of all households at that level.

## Overcrowding

**Table 28**  
**Overcrowded Conditions, 2000**

Persons per Room	Medford			County	State
	Number	%			
1.00 or less	23839	95%	95%	95%	95%
1.01 – 1.50	726	3%	3%	3%	3%
More than 1.50	576	2%	2%	2%	2%

*Source: US Census.*

Another indication of housing problems is the extent of overcrowding. The 2000 census found 1,302 households, or 5.2 percent of the units, in Medford overcrowded as defined by the presence of more than one person per room. The indicators of overcrowding in Medford were identical to those in the county and the state. In 2006, overcrowding reduced to 3.2 percent in Medford, and went from 4.6 percent in 2000 to 2.8 percent in 2006 in Jackson County.

Renters experience more overcrowding than owners. More than two-thirds of the overcrowded households in 2000 and 2006 were renters.

## HOUSING RESOURCES

Table 29 summarizes the subsidized rental housing units and general sponsorship of those programs in Medford.

# HOUSING NEEDS AND MARKET ANALYSIS

Table 29  
Medford Assisted/Subsidized Housing: Families, Seniors/Disabled

Name	Target Population	Units	Comments
Housing Authority of Jackson County			
Royal Apartments	Family- L	86	Bond project
Southernaire	Family -L	58	Bond project
Lilac Meadows	Farm Laborers - VL	40	20 migrant, 20 permanent
Lilac Meadows	Family - VL	42	Tax credit
Medford Hotel	Singles/disabled - VL	74	Mod Rehab
Grand Hotel	Singles/disabled - VL	26	Mod Rehab
Autumn Glen	Family - L	16	Public housing
Scattered site, single family	Family - L	22	Public housing
Scattered site, small multifamily	Family - L	40	Public housing
Maple Terrace Apartments	Family - VL	82	Tax Credit
Table Rock Apartments	Family -L	30	HOME
Scattered sites	Family	26	HOME
Scattered sites	Family	750	Section 8 Certificates
Other Assisted Housing			
Arc	Disabled - VL	6	Mod Rehab
Barnett Town homes	Family – 60% AMI	82	ACCESS, Inc.
Birch Corners	Disabled – VL	8	ACCESS, Inc.
Four Oaks	Disabled – VL	7	ACCESS, Inc.
Holly Court	Senior/disabled – VL	8	ACCESS, Inc.
Lion's Cottage	Disabled – VL	4	ACCESS, Inc.
Miller House	Devlmtly Disabled - VL	5	ASH
Pinel House	Devlmtly Disabled - VL	10	ASH
West Main Apartments	Chemically dependent - VL	6	On Track
Alan's House	HIV - VL	3	On Track
Fairfield Place	HIV - VL	4	On Track
Sky Vista	Family – 60% AMI	48	On Track
Stevens Place	Family - VL	50	On Track
Project-Based Section 8			
Bartlett Street Apartments	Senior/disabled - VL	16	Arthur Ekerson
Catalpa Shade	Mobility impaired - VL	22	ACCESS, Inc.
Conifer Gardens I & II	Senior/disabled - VL	50	ACCESS, Inc.
Eastwood Living Group I	Family - L	24	Medford Better Housing
Eastwood Living Group II	Family - L	16	Medford Better Housing

# HOUSING NEEDS AND MARKET ANALYSIS

Glen Ridge Terrace	Family - EL	46	Pacific Retirement
Julia Ann Apartments	Family - VL	43	Medford Better Housing
Larson Creek Retirement	Senior/disabled - L	40	Pacific Retirement
Mulberry Court	Family - L	30	Cascade Management
Northwood Apartments	Senior/disabled - L	36	Medford Better Housing
Quail Ridge Retirement	Senior/disabled - VL	60	Pacific Retirement
Rogue River Estates	Elderly – 60% AMI	92	Housing Authority
Ross Knotts Retirement Center	Senior/disabled - VL	50	Pacific Retirement
Springdale Terrace	Senior/disabled - L	17	Bob Hunter
Spring Street Apartments	Senior/disabled - L	56	Cascade Management
T-Morrow for the Elderly	Senior/disabled - EL	36	Medford Better Housing
Valley Pines	Family - L	120	GSL Properties
Total Units		2,287	

EL = extremely low income – at or below 30% AMI

VL = very low income – at or below 50% AMI

L = low income – at or below 80% AMI

## Housing Authority of Jackson County

The Housing Authority manages Section 8 certificates and vouchers in Jackson County. There are currently approximately 750 Section 8 vouchers associated with Medford addresses (out of 1,415 vouchers in the County). There is currently little turnover. People are holding on to the vouchers, which add to the time on the wait list for new applicants. There is very good acceptance of Section 8 vouchers among landlords in Medford.

## Project-Based Section 8

In addition to units managed by the Housing Authority, there are 754 units in Medford built primarily with Section 202 and 236 programs, and are tied to continued support with Section 8 funds. Of the total, 279 are family housing and 475 housing for elderly and/or people with disabilities. Leases with owners have been renewed, so there is no anticipated loss of these assisted units.

## Southern Oregon Housing Resource Center

The Southern Oregon Housing Resource Center (SOHRC) is a State designated Regional Housing Center. ACCESS, Inc. is the managing agent for the SOHRC. The SOHRC Advisory Committee is a Josephine County, City of Talent, City of Medford, City of Grants Pass, City of Ashland, and the Josephine Housing and Community Development Council. The SOHRC, under the umbrella of ACCESS, Inc., is a HUD certified housing counseling and HUD certified secondary financing agency. The SOHRC is located in the offices of ACCESS, Inc. and meant to be a “one-stop-shopping-center” for housing information and assistance, including:

- Counseling for budget, default and foreclosures, including loss mitigation with lenders and services.

# HOUSING NEEDS AND MARKET ANALYSIS

- Administers the Individual Development Accounts (IDA)
- Refers clients to all public service agencies including the Housing Authority Home repair and Subsidized Housing Programs.
- Energy conservation information.
- First-time homebuyer information and training.
- Counseling on reverse mortgaging.
- Information on grants, loans, and down payment assistance.

## ACCESS, Inc.

ACCESS, Inc. has been designated a Community Development Organization (CDC) and a Community Housing Development Organization (CHDO), both of which result in eligibility to furnish low-interest HUD loans and other housing assistance. ACCESS, Inc. offers housing assistance in several ways:

- Subsidized rental properties (listed in section on special populations).
- ABC's of Homebuying: State approved homeownership education curriculum is taught in both English and Spanish.
- Refundable Security Deposit Program helps low and moderate-income renters with the up-front costs of obtaining rental housing.
- Rental Subsidy Program provides up to 6-months subsidy on rent for low and moderate-income households.
- Rental counseling and referrals (not restricted on the basis of income).
- Home weatherization program, with priority for seniors and persons with disabilities for rental and owner-occupied units.

## City of Medford

The City of Medford provides direct housing assistance through the Emergency Home Repair Loan Program and the First-Time Homebuyers Program.

The Emergency Home Repair Loan Program, administered by the Housing Authority of Jackson County, funds emergency repairs under an interest-free deferred loan program. Applicants must meet income requirements and repairs must be required for health and safety of the occupants (such as roof, electrical or heating). Funding is also available for low-income homeowners with disabilities for assistance with removal of architectural barriers and modifications to improve access and livability.

The First-Time Homebuyers Program assists low-income residents with up to \$15,000 towards the down payment and closing costs. Loans are interest free and payment is deferred until refinance or sale of the unit. The program is administered by the Southern Oregon Housing Resource Center, through ACCESS, Inc.

# HOUSING NEEDS AND MARKET ANALYSIS

## Rogue Valley Habitat for Humanity

Habitat for Humanity/Rogue Valley develops single-family owner-occupied housing and town homes for low-income households using volunteers, contributions, and the “sweat equity” of prospective owners. They have built 35 homes in Jackson County and 25 homes specifically in Medford since 1989. Future plans include an additional four single-family housing units in Medford in 2010.

## Other Homeownership Assistance

The Oregon Bond Residential Loan Program, administered through local participating financial institutions, provides assistance for first-time homebuyers who qualify on the basis of income and purchase price. In addition the Home Purchase Assistance Program, administered by the Oregon Bankers Association, provides up to \$1,500 in down payment and closing cost assistance to qualified applicants.

The Oregon Housing and Community Services Department offers homeownership assistance programs depending on available funding.

# HOMELESSNESS AND SPECIAL NEEDS



# HOMELESSNESS AND SPECIAL NEEDS

## HOMELESSNESS

As the nation continues to struggle out of a recession, more and more individuals and families are fighting to avoid homelessness. Homelessness was once thought to be just a big city issue, but increased housing costs, unemployment and cutbacks in many safety net programs have made homelessness evident in small communities such as Medford.

### Overview of Homelessness

#### *Extent of Homelessness in Jackson County*

The Jackson County Homeless Task Force performed a one-night homeless count in January 2009 that captured nearly 900 homeless persons in the County. More than 140 families were identified among the homeless. Over 80 percent of the county's homeless are single individuals: single men make up the largest segment; many others are youth who have left home for a wide variety of reasons. Leading reasons include unemployment/lack of affordability, mental or emotional disorder and substance abuse. It is estimated that more than 400 of homeless persons are the "chronic homeless" persons who have a pattern of cyclical homeless or have been homeless in and out of shelter for more than a year.

#### *Causes of Homelessness*

The underlying causes of homelessness are many; often an individual homeless person will experience multiple issues leading to their homelessness. A single event often catalyzes homelessness: an eviction, a release from jail or domestic violence. A recent national survey of homeless providers indicated the following four ranked, primary causes of homelessness:<sup>11</sup>

- Lack of affordable housing
- Inadequate income
- Substance abuse and/or mental illness
- Domestic violence

The one-night Jackson County Homeless Task Force survey of all homeless persons encountered during a one-week period. These homeless respondents gave similar reasons to those of the national providers:

- Loss of income/employment
- Substance abuse
- Couldn't afford rent
- Mental/emotional disorder

### Homeless Needs

The needs of homeless persons also vary and are usually multiple. National data on the homeless reveal that about 35 percent to 40 percent of the homeless suffer from mental illness and approximately 30 percent have

# HOMELESSNESS AND SPECIAL NEEDS

chronic substance abuse problems. Many of the homeless with these conditions require long-term housing with supportive services. Mental health counseling and substance abuse treatment and counseling are also necessary, as are housing and services for the victims of domestic violence. Case management services are needed by all homeless people to assure they are provided the services they require.

The Homeless Task Force has established several priority needs that they will seek to meet, including transitional housing and shelter, outreach services and shelter for youth, homelessness prevention, and permanent supportive housing for the disabled.

Homeless persons view their needs from a somewhat different perspective. The January 2009 Jackson County survey of the homeless revealed the following needs ranked by order of most frequent response:

- Employment
- Affordable housing
- Alcohol and/or drug treatment
- Assistance with rental housing deposits
- Transportation

## Resources for the Homeless

To meet the needs of the homeless in Medford and the County, a wide variety of services and housing, operated by several non-profit agencies, has been developed over the years. As of 2008, there were 465 transitional and shelter beds in the county and another 242 permanent supportive housing beds for the disabled homeless. The following summarizes available housing resources (a complete list of facilities may be found in the Appendix):

**Table 30**  
**Housing Resources for the Homeless**

Housing Type	Beds for Singles	Beds for Families	Beds for Youth	Total Beds
Emergency shelter	143	36	17	196
Transitional housing	106	163	n/a	269
Permanent supportive housing	195	47	n/a	242

Both housing-based services and free-standing services are available to the homeless. Churches, non-profits and governmental agencies cooperate to provide an array of services. While there are not enough staff and services to meet the needs of the homeless, there are several agencies that provide case management services, life skills training, employment skills, substance abuse counseling, food, mental health counseling, and child care services.

## *Continuum of Care*

The Continuum of Care organization, of the Jackson County Homeless Task Force, is a major community asset in planning for meeting the needs of the homeless and coordinating efforts in the community to make systems changes within the homeless provider community. The Homeless Task

# HOMELESSNESS AND SPECIAL NEEDS

Force holds regularly-scheduled planning/coordinating meetings focused on finding resources and developing partnerships to fill gaps in a continuum of housing and services for the homeless. Membership includes non-profit homeless providers, governmental agencies, City government staff, faith-based organizations as well as private and homeless individuals. They utilize a Five-Year Strategic Continuum of Care Plan to serve as a guide to plan and implement new homeless projects and activities.

## Continuum of Care Strategies

The Jackson County Homeless Task Force has established plans to work towards the meeting the needs of the homeless and ending chronic homelessness. The City of Medford, as an active partner in the Task Force, supports the plans and has been involved in implementation of the plan as a means of reducing homelessness in the City.

**Table 31**  
**Unmet Housing Needs for the Homeless**

Housing Type	Beds for Singles	Beds for Families	Total Beds
Emergency shelter	143	36	179
Transitional housing	166	104	270
Permanent supportive housing	205	47	252
Including chronic homeless	50	NA	NA

To accomplish these goals and meet other social services needs of the homeless to assist them back to self-sufficiency, the Continuum of Care Plan establishes the following six strategies:

- Increase the stock of permanent, affordable and supportive housing for individuals and families that earn <30 percent of Area Median Income.
- Increase agency coordination and service integration at all levels.
- Provide case management to help people maintain stable rental housing.
- Provide financial assistance and life skills training to help people move into stable housing.
- Develop and increase sustainable emergency / transitional shelter options for youth.
- Create and establish an annual report card on ending homelessness in Jackson County.

In addition, the community has established goals for ending chronic homelessness as follows:

- Establish baseline figures for chronically homeless persons (through homeless counts and analysis of data on the homeless).
- Complete a County-wide Affordable Housing Needs Assessment and Housing Inventory.
- Enhance street outreach for chronically homeless persons.
- Create an “Urban Rest Stop”.

# HOMELESSNESS AND SPECIAL NEEDS

- Support development of a non-profit campground.
- Increase the number of treatment beds for substance abuse and mental illness.
- Increase the number of permanent supportive housing options available, possibly including single room occupancy units, for people with disabling conditions or recovering from addiction.

## POPULATIONS WITH SPECIAL NEEDS

### Frail Elderly

In 2008 a more than 2,200 seniors received some form of physical, mental and/or medical assistance.

Many seniors over 85 years of age are among the frail elderly. This population is growing at a rate above the state rate. As of the 2000 census, there were 1,635 residents 85 years and older living in Medford compared to 1,026 in 1990, a 59% increase. This compares with an increase of 52% for the state as a whole. As retirees continue to move to the Medford areas to live, the numbers will continue to grow at a high rate; and the need for supportive services will increase.

#### *Services and Assistance for the Frail Elderly*

ACCESS, Inc. Family and Senior Services Department provides a senior outreach program to assess the daily survival needs of senior and disabled individuals, and links them with agencies and community resources as appropriate. Other programs of assistance to the frail elderly are utility assistance, emergency food and rental assistance.

Senior and Disability Services Program of the Rogue Valley Council of Governments provides state services for seniors and adults with disabilities. These services include: eligibility determinations and case management for Medicaid long term care (in-home, in community based settings and in nursing homes); Oregon Project Independence assistance for seniors who are not income-eligible for Medicaid; and Oregon Health Plan assistance with Medicare premiums, food stamps. Family care-giver support, abuse protection, medical transportation, and information and referral.

- The Medford Senior Center provides opportunities for socialization, meals and activities for seniors.
- The Rogue Valley Medical Center and Providence Hospital both offer in-home health services to the frail elderly.
- The Food and Friends Program delivers food to home-bound seniors and operates lunch time meal programs throughout the county.
- The Center for Non-Profit Legal Services operates a special legal assistance programs for seniors.

According to the Oregon Network of Care, there are nearly 40 licensed adult care facilities within Jackson County providing approximately 2000 beds.

### Persons with Disabilities

The census found that there were 34,031 persons 5 years and older with disabilities living in Jackson County in 2000. In 2008, there were 794 people with developmental disabilities in Jackson County who received services from County Development Disability Programs. More than 17,000 Oregon residents

# HOMELESSNESS AND SPECIAL NEEDS

received some form of development disability service throughout 2008. Nearly 1,800 persons with physical disabilities received services in Jackson County, such as community care, in-home care services, nursing home care and services under the Older Americans Act and Project Independence.

## *Services and Assistance for Persons with Disabilities*

Several organizations provide housing and services in Medford for persons with disabilities:

- The Southern Oregon Rehabilitation Center & Clinics (SORCC) has 600 residential rehabilitation beds and a Primary Care/Mental Health outpatient department.
- Disability Advocacy for Social Independent Living provides assistance to those who are disabled, homeless, and disadvantaged by poverty with resources that lead to self-sufficiency and personal independence.
- The Center for Non-Profit Legal Services assists individuals and families who are struggling with problems such as domestic violence, homelessness, and hunger.
- Living Opportunities, Inc. has 5 houses serving 29 developmentally disabled adults. The organization provides supportive services to 35 additional people who are living in apartments.
- Alternative Learning Services, Inc. has four 5-bed group homes. In addition, the organizations provide supportive services to 21 disabled persons living in apartments.
- Southern Oregon Training and Rehabilitation, and Alternative Services, Inc. have a 5-bed group home and serve an additional 6 persons living in apartments.
- The Arc of Jackson County has a HUD-subsidized independent living facility with 1-bedroom apartments for persons with developmental disabilities.
- Manor Community Services manages several senior housing complexes, including some for persons with disabilities.
- ACCESS, Inc. Family and Senior Services Department provides an outreach program to assess the daily survival needs of senior and disabled individuals, and links them with agencies and community resources as appropriate. The agency also provides Medicaid services to persons with disabilities. ACCESS, Inc. also operates four single family residences as transitional housing for persons living with psychiatric disabilities.
- Services for people with Developmental Disabilities are coordinated by Creative Supports, Inc.
- The Medford Disability Services Office provides people with disabilities between the ages of 18-64 with many of the services listed under the Senior Services Office above.
- Catalpa Shade, managed by ACCESS, Inc. provides supportive housing for 21 persons with brain injury and mobility-related injuries.
- Lions Cottage, owned by Lions Sight and Hearing and managed by ACCESS, INC. provides 4 units for elderly persons with disabilities.

# HOMELESSNESS AND SPECIAL NEEDS

## Persons with Mental Illness

In 2008, more than 40,000 Oregon residents received mental health services through county mental health programs. According to the Jackson County Health and Human Services Department, there are approximately 3,470 persons with severe mental illness in the county. They have major mental illnesses, such as schizophrenia, bi-polar disorders, and other organic brain disorders. The majority of the county's psychiatrically disabled persons live in Medford, which is the center for social and medical services for persons with mental illness in the county.

### *Services and Assistance for Persons with Mental Illness*

Jackson County Mental Health offers case management, out-patient psychiatric services, mental health treatment, medication management and life skills training. The Department of Veterans Affairs provides outreach and case management services as well as out-patient and in-patient medical and psychiatric services to veterans. Disability Advocates for Social and Independent Living (DASIL) provides crisis intervention services for persons with disabilities. DASIL also provides case management and rent payee services.

## Victims of Domestic Violence

Victims of domestic violence have significant immediate needs for shelter and crisis services, and ongoing needs for support to overcome the trauma they have experienced in order to move on with their lives. In 2008, there was a 36 percent increase in requests for shelter and crises services from 2007. About 30 percent of Crisis Line calls involve requests for domestic violence housing or services. However, these calls represent only a fraction of the domestic violence calls, because referrals come through the Help Line and other sources throughout the county. In 2008, approximately 2,767 calls reporting domestic violence and/or sexual assault originated from Jackson County. In the same year, 323 persons received shelter services in the county, with children under the age of 18 making up nearly 44 percent.

Several organizations coordinate services for victims of domestic violence, including the Community Works Dunn House, Jackson County Sexual Assault Response Team, Children's Advocacy Center, Court Appointed Special Advocates, and Hearts With a Mission. Assistance includes emergency housing, medical assistance, and counseling.

## Persons with HIV/AIDS

As of December 31, 2008, there were 135 cases of AIDS/HIV in Jackson County. Of this total, six were new cases of HIV in 2008. Persons living with HIV/AIDS vary in their needs for housing and housing-related services. The effects of HIV/AIDS range from loss or reduction of income to functional changes in ability to live independently due to declining health. A range of housing options is needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed – a growing portion of the HIV/AIDS population. Housing and care needs can extend to assisted living support such as in-home medical services, nursing services, and hospice care.

### *Services and Assistance for Persons with HIV/AIDS*

OnTrack operates two homes for persons with HIV/AIDS. Fairfield Place is a 4-unit independent supportive housing, funded by CDBG and HOME funds, and an Elderly and Disabled loan. OnTrack also operates Alan's House, a home for persons with AIDS who are unable to live independently. In addition, State of Oregon Health Division utilizes funds from a Housing Opportunities for Persons with AIDS (HOPWA) grant, in partnership with five local agencies, provides tenant-based rental assistance as well as housing coordination and housing information services.

# HOMELESSNESS AND SPECIAL NEEDS

## Substance Abuse

Substance abuse is implicated across a wide range of human service needs. It complicates treatment of mental health problems in persons who self-medicate with drugs and/or alcohol. It contributes to family conflict and dysfunction. It is frequently a factor in homelessness in both single transients and families in crisis.

The Southern Oregon Quality of Life Index notes that substance abuse is a pediatric disease: almost all substance abuse begins between the ages of 10 and 15 years. Substance abuse among teens is a significant factor in criminal behavior, employability and job retention. In 2008, the Oregon State Department of Human Services released an annual report showing eight percent of persons at the age of 12 years and older had a dependency on or abused alcohol within the past year.<sup>12</sup> In the 2006 Oregon Healthy Teen Survey, approximately 31 percent of 8<sup>th</sup> graders surveyed reported drinking alcohol on one or more occasions in the past 30 days.

The following are 2006 DHS estimates of the number of adults in Jackson County who abuse or depend on alcohol and/or illicit drugs:

- Alcohol and illicit drugs – approximately 10 percent
- Alcohol alone – 7 percent
- Illicit drugs alone – approximately 6 percent

### *Services and Assistance for Persons with Substance Use/Abuse Issues*

- Rogue Valley Addiction Recovery Center: 23 beds for adults providing both residential treatment and outpatient treatment.
- Rogue Valley Serenity Lane: 36 beds for adults, half of which are typically occupied.
- Addiction/Recovery: A detox center
- OnTrack: Low cost and second chance housing; transitional housing.
- West Main Apartments, a 6-plex with supportive services funded by CDBG and HOME funds and a state loan (OAHTC).
- Franquente, a 10-unit congregate living facility with supportive services for chemically dependent fathers with their children; funded by HOME funds conventional loan and Oregon Housing Trust Funds.
- Delta Waters, a 27-unit congregate living facility with supportive services for chemically dependent pregnant and parenting women with children. Funded through conventional loan, CDBG for rehabilitation, City general funds, and Oregon Housing Trust.
- Grape Street, 8-units of transitional housing with supportive services for women in recovery; funded through the Oregon Housing Trust and a conventional loan.

<sup>12</sup> Rogue Valley Civic League, et. al. (2003). *Southern Oregon Quality of Life Index*.

# HOMELESSNESS AND SPECIAL NEEDS

- Stevens Place, a tax credit project consisting of 51 one to four bedroom apartment units targeted to low and very low income families with 24 set aside for persons/families who could not meet tenancy requirement under normal criteria. A full time Family Advocate is on site.
- Three buildings on long-term leases from the City of Medford for transitional housing for chemically dependent women.
- Teen CIRT, an 8-unit residential treatment facility for chemically dependent adolescents.
- Living On Track Project, 62 units are currently being developed of low income service enriched supportive apartment housing. These scattered site projects will also serve a mixed population of the fragile and vulnerable including persons with alcohol and drug related problems, developmental disabilities, psychiatric disability and domestic violence.

# COMMUNITY DEVELOPMENT



# COMMUNITY DEVELOPMENT

## NEIGHBORHOOD REVITALIZATION

While there are many neighborhoods in need of improvements, the majority of CDBG-qualified neighborhoods are located in the west and central areas of Medford. A wide range of needs have been identified. Sidewalks, streets, curbs, gutters and storm drain are the dominant needs. The “Safe Sidewalks” program focuses on substandard facilities along routes to City elementary schools. Street beautification with tree planting has been a popular tool in some neighborhoods. Code enforcement activities have been a powerful tool to eliminate unsafe and unsightly conditions in revitalizing neighborhoods.

In addition to residential neighborhoods that are working toward revitalizing their communities, the Medford Urban Renewal Association (MURA) is focusing on the revitalization of the downtown commercial/retail core. Medford’s downtown is the mixed-use urban center in the Rogue Valley region. The City Center 2050 Plan (which has not yet been adopted) and Urban Renewal Plan provide the community with a vision and the policy framework for planning and revitalization of the downtown neighborhood core.



# COMMUNITY ASSETS



# COMMUNITY ASSETS

## PUBLIC FACILITIES

### Senior Center

Built in the mid- 1970s, the Medford Senior Center was formerly owned by the City of Medford. It is now owned and managed as a nonprofit agency. Located two blocks from the downtown and across the street from Hawthorne Park, it serves individuals over 55 years and older who reside in Medford. The Senior Center offers meals onsite, feeding an average of 115 persons daily. It also offers educational classes, a legal clinic, exercise classes, health clinic, internet Access, lending library, tax help and social activities.

### Community Center

The City of Medford has one community center, the Santo Community Center, managed by the Parks and Recreation Department. The City had rented the Santo Community Center for two years prior to acquiring the property via the Federal Lands to Park Program. The facility is located in an economically disadvantaged area. Sixty nine percent of families are low income, forty six percent of adult males are unemployed and eighty eight percent of the students attending Jackson Elementary School (within one block of the facility) receive free or reduced lunches. The facility is a distribution point for an agency providing surplus food supplies to the needy. Classes are held there daily in languages, exercise, dog obedience, art classes and financial management. Meeting space and community dances are offered as well. The City also utilizes the Jackson County library that was completed in 2004.

### Youth Centers

The City operates The Youth Activity Center as a place for afternoon activities for youth. It offers video games, air hockey and pool tables. It also offers a Computer and Homework Assistance Center.

Kids Unlimited, a nonprofit Youth Center, serves approximately 1,000 children a week throughout the year. They offer an after school partnership program with the Medford School District in elementary schools located in Medford's low/moderate income neighborhoods. Over 50 percent of the children served are Spanish-speaking. Kids Unlimited has been housed in a former bank building in the downtown since the late 90s but purchased an Old Bowling Alley in Liberty Park which they are almost done remodeling into a Youth Center. They currently provide educational, sports, arts and social opportunities to Medford's children in this new facility.

### Child Care Centers

The Jackson County Commission on Children and Families Comprehensive Plan estimated that 22 percent of children under the age of 13 are in paid child care arrangements for an average of 31.3 hours per week in Jackson County. The county has a long standing and effective early childhood collaboration network. Early childhood services targeted for the Hispanic population are strong, diverse and well-supported.

The Southern Oregon Child and Family Council provides Head Start, comprehensive early childhood education and other social services to more than 550 low income children ages 3-5 and their families. This does not include children enrolled in the Early Head Start or Migrant Education (LISTO) programs.

### Child Development Services

Asante Child Development Services provides services for young children (birth-to-five years of age) who have special needs, disabilities or developmental delays. A variety of services are provided: a high-risk infant follow-up program to monitor for potential developmental delays, a feeding clinic (evaluating and providing recommendations to families who have young children with feeding concerns), and early intervention/early childhood special education. The intervention/special education program provides an array of services such

# COMMUNITY ASSETS

as preschool, home consultation, speech, language and occupational therapies, behavior consultation and autism services. Each year the program serves over 800 children in Jackson County.

## Parks and Recreation Facilities

There are seven City of Medford parks located in the low income areas of the City. Two of these parks, Hawthorne and Jackson, have outdoor swimming pools, two are co-located with elementary schools, one is downtown and the other two, Union Park and Lewis Street Park, are a small neighborhood parks. The City is also seeking to acquire land and develop a neighborhood park in the Liberty Park neighborhood.

## INFRASTRUCTURE

### Streets

Most of the CDBG eligible census block groups are located in West Medford and in old East Medford, the oldest parts of the City. Many of these streets remained unpaved until the mid-1980s when the City began a systematic program of street improvements using CDBG funds.

The City of Medford has been annexing portions of Jackson County to the west. Many of these newly annexed areas also have substandard streets lacking curbs and gutters. Annexation of these new areas means that the City has inherited several miles of substandard “oil mat” surfaces streets. These consist of a thin asphalt surface which has been placed over a thin base. They have gravel shoulders, no curbs and no sidewalks.

### Sidewalks

The City has had an on-going program of sidewalk restoration since the mid-1980s as well. West Medford and parts of East Medford have many blocks of old, deteriorated sidewalks which are in poor condition. There are also many areas which have no sidewalks. Safe Routes to School continues to be a major priority with the Medford City Council. Citizens passed a bond to put sidewalks around schools and the City has put in sidewalks in neighborhoods around several schools including those in low income census tracts.

### Street Lighting

As new subdivisions are added to the City of Medford, street lighting is systematically installed along the streets. In older parts of the City, street lights exist but in a much more haphazard manner. Many neighborhoods have but a single set light for an entire block. The Neighborhood Resource Division works with targeted neighborhoods in CDBG-eligible census tracts to ascertain where placement of street lights would have the greatest impact on crime prevention and safety.

### Public Services

The City of Medford is the largest City in Jackson County and Southern Oregon and as such, serves as a regional commercial and medical center. There are approximately 50 public service agencies located in the City, both non-profit and governmental. Most serve the entire county as well as the City of Medford.

# FIVE YEAR STRATEGIES



# FIVE YEAR STRATEGIES

## PRIORITIES

Through the compilation of a market analysis, needs assessments and public participation, the City of Medford has established three primary housing and community development goals that will guide its efforts over the next five years:

**Goal 1: Support the affordability and sustainability of safe, sanitary and decent housing for low- and moderate-income households.**

The lack of affordable housing is a critical issue which adversely affects all residents but is particularly devastating to low- and moderate-income households. Expanding the availability of decent, safe and affordable housing for members of the City's workforce is a primary goal in the City's effort to assist families and individuals to achieve their full potential. The removal or mitigation of lead based paint hazards in existing residential structures will be an integral part of the City's assisted rehabilitation programs. In the past, the City has used CDBG funds to improve publicly owned housing and it plans to continue to do so in the future. The characteristics of the current housing market, such as the high cost of constructing housing, have influenced how the housing priorities have been established. The market conditions have led to an emphasis on use of CDBG funds for capital improvement projects such as rehabilitation of existing units.

**Goal 2: Provide basic improvements to targeted low- and moderate-income neighborhoods that will maintain or enhance the quality of life.**

A number of the City's neighborhoods are in need of improvements to provide or continue to provide their families with a suitable living environment. A priority will be to undertake basic improvements that increase the quality of life in targeted low- and moderate-income neighborhoods. The non-housing community development objectives of this plan are described primarily in the Neighborhood Revitalization strategies below. Short-term objectives involve continuing to foster the organization and strengthening of neighborhood associations, while the longer term objectives will undertake comprehensive improvement strategies in selected neighborhoods.

**Goal 3: Improve the ability of low- and moderate-income households to achieve long-term self-sustainability.**

Many Medford residents lack the basic services needed to help them return to fully independent lives. A focus will be to implement strategies aimed at increasing the number of households with living wage jobs and provide safety net services to assist the very low income of the City with their basic needs.

The City will pursue a variety of supportive objectives to achieve these priorities. In addition, a wide range of financing mechanisms will be utilized to undertake activities implementing the objectives. Among the mechanisms that may be used are loans for housing activities, direct financial support to organizations undertaking selected activities, the use of Section 108 loans and the use of "float" loans. The City, at this time, plans to continue its support of social and health services through its general fund grant program. ACCESS, Inc. receives approximately \$300,000 annually through State HOME funds for tenant based rental assistance. ACCESS and other nonprofit housing developers have been able to pull down nearly \$1 million dollars annually from the State HOME program for housing development.

There are several obstacles the City will face in implementing the five year strategies. The limited amount of funds available to meet the many needs of the City will be a significant barrier. The high cost of developing housing, lack of available land for development and rapidly rising housing costs in the region as well the recent Federal and State cutbacks in social services programs will limit the amount of assistance that can be provided through the Plan. In spite of these limitations, the City has established the following strategies and objectives to focus the use of CDBG funds for maximum impact in the meeting the priorities of the community.

Each of the City's three goals are presented in greater detail below, with specific objectives and strategies identified that will be implemented over the next five years.

# FIVE YEAR STRATEGIES

*VISION: Medford has an abundant variety of attractive, safe, clean housing choices that suit a range of lifestyles, ages, and income levels without discrimination.*

## **GOAL 1: INCREASE THE AFFORDABILITY OF HOUSING FOR THE CITY'S WORKFORCE, LOW/MODERATE-INCOME AND SPECIAL NEEDS HOUSEHOLDS.**

**Strategy 1-1.** Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.

### **Objectives**

- Maintain housing currently owned or rented by low/moderate-income households through rehabilitation and/or weatherization assistance.
- Improve housing safety through reduction of lead based paint hazards.
- Continue to support efforts to improve the maintenance and habitability of rental properties, including publicly owned housing.
- Improve the ability of homeowners to maintain their properties.

**Strategy 1-2.** Increase the supply of affordable, safe and code compliant rental and/or homeowner housing for low/moderate-income households.

### **Objectives**

- Provide assistance to acquire land and/or improve infrastructure in support of new affordable housing.
- Support regional efforts to increase the supply of workforce housing.
- Support the creation of higher density, mixed-income and mixed-use housing in the redevelopment of the downtown.

**Strategy 1-3.** Reduce barriers to affordable housing by developing a plan to address the Regulatory Barriers Report for Medford, which will include plans to reduce these barriers.

### **Objectives**

- Revise City policies and/or procedures to encourage long-term affordability of housing in Medford
- Support efforts to make more land available for affordable housing, such as land set-asides, land trusts, land aggregation for housing purposes, and the development of an urban reserve.
- Maintain and update the Housing Element and the Neighborhood Element of the Comprehensive Plan.

**Strategy 1-4.** Expand homeownership opportunities for low/moderate-income households.

# FIVE YEAR STRATEGIES

## Objective

- Assist prospective low/moderate-income homebuyers to obtain affordable housing through programs such as down payment assistance and other forms of assistance. Target under served populations through outreach efforts.
- Encourage public/private partnerships to bundle Individual Development Accounts (IDAs) to assist potential homebuyers to save for home purchases.

**Strategy 1-5.** Affirmatively further Fair Housing choices.

## Objectives

- Assist residents, particularly minority and other households who are traditionally underserved, to remain in affordable housing by improving their budgeting and life skills.
- Support programs that provide assistance to address & prevent discrimination in housing and lending practices and provide educational opportunities for improving household credit ratings.
- Neighborhood Revitalization

*VISION: A suitable living environment is a neighborhood characterized by a healthy real estate market, attractive public amenities, a sense of safety and security, and where residents are actively engaged in neighborhood concerns.*

## **GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION.**

**Strategy 2-1.** Preserve and restore existing housing resources in key neighborhoods.

## Objectives

- Actively enforce City codes to improve the habitability and safety of housing and eliminate blighting influences in neighborhoods.
- Maintain housing currently owned or rented by low/moderate-income households in targeted neighborhoods through rehabilitation and/or weatherization assistance.

**Strategy 2-2.** Build community through strengthened Neighborhood Associations.

## Objectives

- Continue to support the development of strong community-based organizations to organize and plan community events and improvement programs.
- Encourage volunteerism to build neighborhood capacity.

**Strategy 2-3.** Improve the community infrastructure/Facilities and reduce blighting influences in predominately low/moderate-income neighborhoods.

# FIVE YEAR STRATEGIES

## Objectives

- Provide assistance to targeted neighborhoods.
- Provide assistance to improve basic neighborhood infrastructure such as water and sewer improvements, sidewalks, street improvements, lighting and street trees utilizing several funding mechanisms, including paying local improvement district assessments of low/moderate-income households.
- Provide assistance to develop neighborhood facilities such as youth centers, parks/recreational facilities, open space and community centers.

*VISION: Medford's low/moderate-income citizens will receive the services and family wage employment they need to reach their full potential and to improve their quality of life.*

## **GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING**

**Strategy 3-1.** Pursue strategies to improve opportunities of low/moderate-income households to obtain and retain family wage employment.

## Objectives

- Support community strategies and programs that prepare low/moderate-income and special needs populations to access family wage jobs.
- Support the development of mechanisms for encouraging micro-enterprises such as the creation of small business incubator facilities.
- Support and promote independence and economic opportunity.

**Strategy 3-2.** Assist public services agencies to provide safety net services to persons in need.

## Objectives

- Support programs that provide healthy youth activities, such as youth and family programs, youth shelter and after school programs.
- Support programs that provide basic health care services to people in need.
- Support programs to reduce dependency on drugs and alcohol.

**Strategy 3-3.** Provide opportunities for homeless persons and those at risk of becoming homeless to achieve self-sufficiency.

## Objectives

- Support the efforts of the Jackson County Continuum of Care to plan and implement activities reducing homelessness in the community.

# FIVE YEAR STRATEGIES

- Support activities that expand service-enriched housing for the homeless and other special needs populations, including increased shelter, transitional and permanent supportive housing resources.
- Assist non-profit service providers to deliver effective supportive services for homeless persons and those at risk of homelessness.

## ANTI-POVERTY STRATEGY

The strategies under Goal 3 of the Plan represent the strategies the City will employ to improve the independence and economic opportunity of its residents. These strategies are aimed at improving the ability of low/moderate-income households to achieve self-sustaining, economic independence. The City will seek ways to enhance low/moderate-income households' ability to obtain and retain family wage jobs, will support non-profit and governmental agencies efforts to provide critical services to those most in need and will assist those who are homeless or at risk of homelessness to become self-sufficient.

## PERFORMANCE MEASUREMENT FOR FIVE YEAR STRATEGIES

The City has established a system of measuring the performance of its programs, activities and strategies to determine how well they are meeting the priorities of the plan and, particular, the needs of low/moderate-income households. The following performance measurements will be used to gauge progress in achieving the desired outcomes:

### **GOAL 1: INCREASE THE AFFORDABILITY OF HOUSING, PRIMARILY FOR LOW/MODERATE-INCOME HOUSEHOLDS**

#### **Performance Outcome:**

- Low/moderate-income households are able to obtain or remain in decent, affordable housing.

#### **Performance Measures:**

- Low/moderate-income households with improved housing.
- New housing units affordable to, and occupied by, low/moderate-income households.
- Low/moderate-income homebuyers that have purchased a home following homebuyer assistance classes including number of minority and female heads of households.
- Properties with code violations that have been brought into compliance.
- Households assisted whose properties have had Lead Based Paint abated.
- New City policies and/or procedures to speed the development process for affordable housing are adopted.
- Clinic or workshops convened to make low/moderate-income households aware of their Fair Housing rights and/or methods of avoiding predatory lending practices.

# FIVE YEAR STRATEGIES

## **GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION**

### **Performance Outcome:**

- Low/moderate-income households live in neighborhoods that are revitalized.

### **Performance Measures:**

- Properties with blighting influences removed in CDBG-eligible neighborhoods.
- Low/moderate-income households with access to new or repaired public infrastructure improvements.
- Low/moderate-income households benefiting from new or enhanced community facilities.
- Neighborhood association organizations conducting planning for their neighborhoods.

## **GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING**

### **Performance Outcome:**

- Low/moderate-income households are able to live independently.

### **Performance Measures:**

- Family wage jobs created or retained by low/moderate-income persons.
- Homeless who have been stabilized by housing and services.
- Homeless that have obtained permanent housing or permanent supportive housing.
- People with special needs who received new housing with supportive services.
- People who received services designed to improve their health, safety, general welfare or economic opportunities within the City of Medford.

# ATTACHMENT A – CITIZEN PARTICIPATION PLAN



# ATTACHMENT A – CITIZEN PARTICIPATION PLAN

## 1. INTRODUCTION

This Citizen Participation Plan applies to the City of Medford's *Consolidated Plan for Housing and Community Development*. The Plan is required by the U.S. Department of Housing and Urban Development in order for the City to receive Community Development Block Grant funds and other HUD funding for federal programs.

Opportunities for citizen participation are required by Federal law. This plan is intended to encourage citizens to participate in the development of the Consolidated Plan, to participate in any substantial amendments to the Plan, and to participate in the performance report which is prepared annually. The Plan particularly is intended to encourage citizens of low and moderate income and residents of low and moderate income areas in Medford. The following table summarizes the citizen participation opportunities in the Consolidated Plan process.

**Public Participation in the Consolidated Plan Process**

Process	Plan Preparation	Consolidated Plan Amendment	One Year Action Plan Amendment	Annual Report
1. Information about the amendment process and content	Yes	Yes	Yes	Yes
2. Review and comment period	Yes	Yes	Yes	Yes
3. Public hearing	1	1	1	2
4. Comment period	30 days	30 days	30 days	15 days
5. Summary of comments and response	Yes	Yes	Yes	Yes

## 2. CONSOLIDATED PLAN PREPARATION

(1) Information will be provided to citizens, public agencies, and other interested parties information during the planning process that includes:

- the amount of assistance Medford expects to receive.
- the range of activities that may be undertaken
- estimated amount that will benefit persons of low and moderate income.
- efforts to minimize displacement of persons and assistance if displacement occurs.

Information will be provided by public notices, through a public input meeting, and notification to organizations that have participated in previous Consolidated Plan development planning or have requested information.

(2) The City of Medford shall provide reasonable opportunities for review and comment on the Draft Consolidated Plan as follows:

- Publish a notice of the availability of the Draft Plan for review.
- Offer a summary of the Draft Consolidated Plan electronically upon request.

# ATTACHMENT A – CITIZEN PARTICIPATION PLAN

- Provide hard copies of the Summary to interested parties and individuals upon request.
- (3) The City of Medford shall provide at least one public hearing during the development of the Consolidated Plan.
- (4) A period of not less than 30 days shall be provided to receive comments from citizens.
- (5) The City will consider any comments whether written or submitted orally in public hearings in preparing the final Consolidated Plan and will include a summary of these comments or views and the reasons for adjusting or not adjusting the Consolidated Plan.

## 3. AMENDMENTS TO THE CONSOLIDATED PLAN

- (1) The following process is required for substantial amendments to the Consolidated Plan. A substantial change is defined as the addition or deletion of a Strategy or a Goal in the Strategic Plan section of the Consolidated Plan. A change in the objectives of the Strategic Plan section including additions or deletions of the objectives is not considered a substantial change and does not require the amendment process.
- (2) Prior to amending the Consolidated Plan, the City of Medford shall provide citizens with 30 days notice and opportunity to comment on substantial amendment(s). Notice shall be given by a public notice and an electronic mail or letter to persons and organizations which have previously been involved in the Consolidated Plan process or have requested their name be placed on the Consolidated Plan mailing list.
- (3) All comments received in writing or orally at the public hearings will be considered, and if deemed appropriate, the City shall modify the amendment(s). A summary of these, and a summary of any comments not accepted and the reasons therefore shall be attached to the substantial amendment(s) of the Consolidated Plan.

## 4. AMENDMENTS TO THE ONE YEAR ACTION PLAN

- (1) The following process is required for substantial amendments to the One Year Action Plan . A substantial change is defined as: (a) for projects over \$25,000 increasing or decreasing the amount budgeted for a project by 25%, (unless a decrease is due to an under run of the project); (b) for projects under \$25,000 increasing or decreasing the amount budgeted for a project by 50% (unless a decrease is due to an under run of a project); (c) changing the purpose, scope, location, or intended beneficiaries or adding a new project.

A minor change in location is NOT a substantial change, if the purpose, scope and intended beneficiaries remain essentially the same. If capital dollars are used for a different portion of the project (e.g. rehabilitation rather than acquisition) this does not constitute a substantial change.

- (2) Prior to amending the One Year Action Plan, the City of Medford shall provide citizens with 30 days notice and opportunity to comment on substantial amendment(s). Notice shall be given by a public notice and an electronic mail or letter to persons and organizations which have previously been involved in the Consolidated Plan process or have requested their name be placed on the Consolidated Plan mailing list.
- (3) All comments received in writing or orally at the public hearings will be considered, and if deemed appropriate, the City shall modify the amendment(s). A summary of these, and a summary of any comments not accepted and the reasons therefore shall be attached to the substantial amendment(s) of the One Year Action Plan.

# ATTACHMENT A – CITIZEN PARTICIPATION PLAN

## 5. PERFORMANCE REPORTS

(1) The City of Medford will provide citizens with notice and an opportunity to comment on the annual Performance Report. Notice will be provided by a public notice. The review and comment period shall be at least 15 days.

### (4) Bilingual Opportunities

Upon reasonable request, or upon identification of a specific need, the City of Medford will provide public notices and summaries of basic information in other languages. Also upon reasonable request, the City will provide translators at workshops and public hearings to facilitate participation of non-English speaking citizens. To arrange this service, contact the City at least 5 days prior to a scheduled meeting or workshop.

### (5) Accessibility

Meetings shall be held in locations that are accessible to people with physical handicaps.

### (6) Access to records

The City will provide reasonable and timely access to information and records related to the Consolidated Plan and the use of assistance under programs covered by the Consolidated Plan. Within 15 business days of a request, the City will provide opportunities for citizens to review information regarding the Consolidated Plan and reply to inquiries for information. Copies of the Plan will be available at the City offices and the public library.

### (7) Technical Assistance

The City will provide technical assistance to groups representative of low and moderate income persons that request such assistance. Technical assistance may consist of one-on-one assistance, providing technical materials such as HUD guidelines and information, referrals to sources on the Internet, training workshops, or referrals to specialists at HUD or other communities.

### (8) Complaints

Complaints, inquiries, and other grievances concerning the Consolidated Plan, Community Development Block Grant program, or the One Year Action Plan can be made to the HUD Grants Manager at the City of Medford. The City will make every effort to provide a substantive, written response to every written citizen complain within fifteen business days of its receipt.

### (9) Use of the Citizen Participation Plan

The City of Medford will follow the Citizen Participation Plan in carrying out the Consolidated Plan, the One Year Action Plan, and the Community Development Block Grant process.



# ATTACHMENT B – PUBLIC NOTICES



## **NOTICE OF PUBLIC HEARING**

NOTICE IS HEREBY GIVEN that the City Council, City of Medford, will hold a public hearing on Thursday, April 1, 2010 at 7:00 p.m. in the Council Chambers of the Medford City Hall for the purpose of soliciting citizen input on the City's new five year Consolidated Plan for Housing and Community Development 2010-2014.

The purpose of the Consolidated Plan is to provide the framework for annual decisions on the use of Community Development Block Grant funds provided by the U.S. Department of Housing and Urban Development (HUD). Copies of the Consolidated Plan will be available by calling 541-774-2000 or may be viewed on the City's website at [www.ci.medford.or.us](http://www.ci.medford.or.us). Copies are available upon request in the Mayor and City Manager's Office, City Hall, 411 West 8<sup>th</sup> Street, Medford.

For additional information on the hearing please contact Lynette O'Neal at 541-774-2089 or Errin Constantine at 541-774-2087. Citizens needing translation services or other special accommodations may contact Lynette or Errin 10 days prior to the hearing to request these services.

Lynette O'Neal  
Assistant to the Deputy City Manager  
City Manager's Office  
City of Medford

**No comments were received at the Public Hearing.**



**Notice of Availability of the City of Medford Consolidated Plan  
Opening of 30 Day Comment Period**

Notice is hereby given that a 30-day public comment period for the City of Medford's draft **2010-2014 Consolidated Plan for Housing and Community Development** will commence on Friday, February 19, 2010 and close on Monday, March 22, 2010.

Residents of Medford and other interested persons are invited to comment on the draft Plan. The National Affordable Housing Act of 1990 established requirements that all cities receiving Housing and Urban Development Community Development Block Grant (CDBG) funds, or intending to apply for various other HUD grant funds, are to prepare a document known as a **Consolidated Plan for Housing and Community Development**. This is a comprehensive planning document that identifies a city's overall needs for housing and community development, and outlines a 5-year strategy to address those needs.

The purpose of the Consolidated Plan is to provide a framework for annual decisions on the use of Community Development Block Grant funds provided by the US Department of Housing and Urban Development (HUD). All comments, preferably in writing, that are received by March 22, 2010 at CDBG, City Hall, 411 W. 8<sup>th</sup> Street, Medford, OR 97501, will be considered prior to forwarding the final Plan to HUD. A copy of the draft Plan is available at the City of Medford website [www.ci.medford.or.us](http://www.ci.medford.or.us). A copy of the draft Plan may also be requested by calling Lynette O'Neal, Assistant to the Deputy City Manager at 774-2089.

**One comment was received regarding the wording of the Regulatory Barriers to Affordable Housing document and incorporated into the Plan.**



# ATTACHMENT C – RESOLUTION



RESOLUTION NO. 2010-67

A RESOLUTION adopting the City of Medford's 2010-2014 Consolidated Plan for Housing and Community Development as required by the U.S. Department of Housing and Urban Development.

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MEDFORD, OREGON that the City of Medford's 2010-2014 Consolidated Plan for Housing and Community Development is adopted as required by the U.S. Department of Housing and Urban Development, which Plan is on file in the City Recorder's office.

PASSED by the Council and signed by me in authentication of its passage this 1 day of April, 2010.

ATTEST: Glenda Owens  
City Recorder

Greg Walker  
Mayor



# ATTACHMENT D – COMMUNITY NEEDS SURVEY AND RESULT

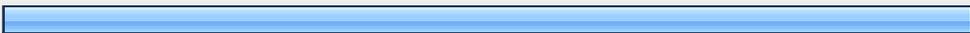
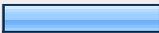


# City of Medford Community Needs

1. I represent:			Response Percent	Response Count
An interested citizen			42.2%	46
A nonprofit service provider			37.6%	41
An advocacy group			1.8%	2
A housing organization			1.8%	2
A developer			0.9%	1
The real estate industry			2.8%	3
A trade or professional organization			0.0%	0
A municipal agency or department			2.8%	3
An elected official			0.9%	1
Other (please specify)			9.2%	10
			<b>answered question</b>	<b>109</b>
			<b>skipped question</b>	<b>2</b>

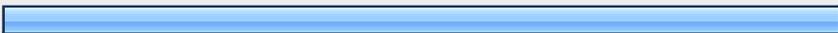
**2. I. Local Service Locations**

Do you have a Medford service location?

		Response Percent	Response Count
Yes		86.3%	44
No		13.7%	7
		<i>answered question</i>	51
		<i>skipped question</i>	60

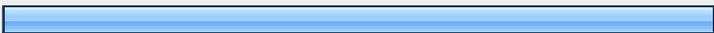
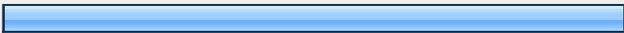
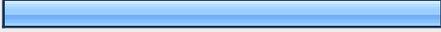
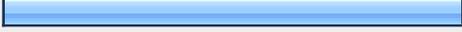
**3. II. Nonprofit Status**

Is your organization a 501(c)(3) or 501(c)(4) nonprofit organization?

		Response Percent	Response Count
Yes		74.5%	35
No		25.5%	12
		<i>answered question</i>	47
		<i>skipped question</i>	64

**4. III. Clients Served**

What types of clients do you serve? (Please check all that apply.)

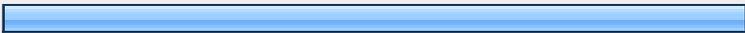
		Response Percent	Response Count
Youth		63.3%	31
Seniors		55.1%	27
Homeless		42.9%	21
Persons with Disabilities		57.1%	28
Victims of Domestic Violence		38.8%	19
Veterans		40.8%	20
Other (please specify)		34.7%	17
		<b>answered question</b>	<b>49</b>
		<b>skipped question</b>	<b>62</b>

**5. If you selected Homeless, please enter the number of Homeless Clients**

		Response Count
		20
		<b>answered question</b>
		<b>20</b>
		<b>skipped question</b>
		<b>91</b>

**6. IV. Service Area**

What geographic areas do you serve?

		Response Percent	Response Count
Medford		14.0%	7
<b>Jackson County</b>		<b>66.0%</b>	<b>33</b>
Other (please specify)		20.0%	10
		<i>answered question</i>	<b>50</b>
		<i>skipped question</i>	<b>61</b>

**7. V. Service Totals**

What is the estimated or total number of clients your organization serves annually in the City of Medford?

		Response Count
		41
		<i>answered question</i>
		<b>41</b>
		<i>skipped question</i>
		<b>70</b>

**8. VI. Client Income Levels**

Please fill out the chart below indicating what percentage of your clients fall into the provided household income categories. A rough estimate is fine. Note: Refer to Income Limit Table below for median income amounts for Jackson County.

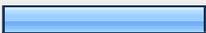
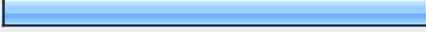
	5%	10%	15%	20%	25%	30%	35%	40% or more	Response Count
Extremely Low Income	9.5% (4)	4.8% (2)	4.8% (2)	9.5% (4)	2.4% (1)	14.3% (6)	4.8% (2)	50.0% (21)	42
Low Income	5.0% (2)	2.5% (1)	2.5% (1)	5.0% (2)	2.5% (1)	12.5% (5)	20.0% (8)	50.0% (20)	40
Moderate Income	20.6% (7)	8.8% (3)	5.9% (2)	11.8% (4)	14.7% (5)	8.8% (3)	0.0% (0)	29.4% (10)	34
	<i>answered question</i>								44
	<i>skipped question</i>								67

**9. Total number of clients served**

	Response Count
	27
	<i>answered question</i>
	27
	<i>skipped question</i>
	84

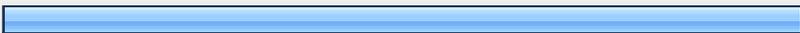
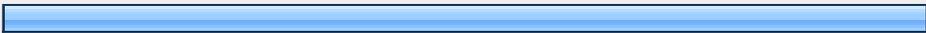
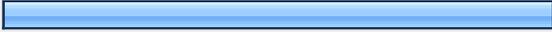
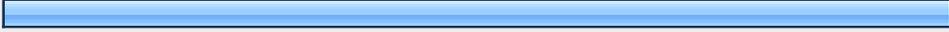
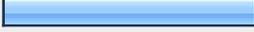
**10. VII. Types of Services**

What types of services do you provide? (Please check all that apply.)

		Response Percent	Response Count
Mental health services		17.8%	8
Substance abuse treatment		6.7%	3
Housing		31.1%	14
Employment training		13.3%	6
HIV/AIDS		4.4%	2
Youth services		37.8%	17
<b>Other (please specify)</b>		<b>62.2%</b>	<b>28</b>
		<i>answered question</i>	<b>45</b>
		<i>skipped question</i>	<b>66</b>

**11. VIII. Referrals**

**How are clients referred to your organization? (Please check all that apply.)**

		<b>Response Percent</b>	<b>Response Count</b>
Government agencies		71.1%	32
Community organizations		82.2%	37
Newspaper		35.6%	16
Internet		48.9%	22
<b>Outreach efforts</b>		<b>84.4%</b>	<b>38</b>
Other (please specify)		22.2%	10
		<i>answered question</i>	<b>45</b>
		<i>skipped question</i>	<b>66</b>

12. I. Public Assets							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Street Improvements	10.8% (8)	23.0% (17)	<b>58.1% (43)</b>	5.4% (4)	2.7% (2)	2.66	74
Street Lighting	9.3% (7)	<b>44.0% (33)</b>	32.0% (24)	12.0% (9)	2.7% (2)	2.55	75
Sidewalk Improvements	8.0% (6)	21.3% (16)	<b>36.0% (27)</b>	29.3% (22)	5.3% (4)	3.03	75
Public Space Beautification	21.6% (16)	27.0% (20)	<b>36.5% (27)</b>	10.8% (8)	4.1% (3)	2.49	74
Historic Preservation	23.0% (17)	28.4% (21)	<b>33.8% (25)</b>	12.2% (9)	2.7% (2)	2.43	74
Downtown Revitalization	6.6% (5)	17.1% (13)	<b>38.2% (29)</b>	25.0% (19)	13.2% (10)	3.21	76
Neighborhood Revitalization	3.9% (3)	10.5% (8)	27.6% (21)	<b>36.8% (28)</b>	21.1% (16)	3.61	76
Improved Transit Options	2.6% (2)	6.6% (5)	17.1% (13)	<b>36.8% (28)</b>	<b>36.8% (28)</b>	3.99	76
Green Development	5.3% (4)	18.4% (14)	<b>34.2% (26)</b>	28.9% (22)	13.2% (10)	3.26	76
					Other (please specify)		3
					<b>answered question</b>		<b>77</b>
					<b>skipped question</b>		<b>34</b>

<b>13. II. Public Facility Needs</b>							
	<b>Very low need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Critical need</b>	<b>Rating Average</b>	<b>Response Count</b>
Senior Centers	2.7% (2)	21.3% (16)	<b>41.3% (31)</b>	33.3% (25)	1.3% (1)	3.09	75
Youth Centers	4.0% (3)	2.7% (2)	30.7% (23)	<b>46.7% (35)</b>	16.0% (12)	3.68	75
Crises Centers	1.4% (1)	8.1% (6)	36.5% (27)	<b>39.2% (29)</b>	14.9% (11)	3.58	74
Rehabilitation Facility	4.1% (3)	17.6% (13)	<b>47.3% (35)</b>	18.9% (14)	12.2% (9)	3.18	74
Community or Neighborhood Facilities	4.1% (3)	13.5% (10)	29.7% (22)	<b>41.9% (31)</b>	10.8% (8)	3.42	74
Child Care Centers	5.3% (4)	13.3% (10)	<b>32.0% (24)</b>	30.7% (23)	18.7% (14)	3.44	75
Parks and Rec Facilities	6.7% (5)	17.3% (13)	<b>53.3% (40)</b>	17.3% (13)	5.3% (4)	2.97	75
					Other (please specify)		7
					<b><i>answered question</i></b>		<b>76</b>
					<b><i>skipped question</i></b>		<b>35</b>

14. III. Public Service Needs							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Youth Services	2.7% (2)	8.0% (6)	25.3% (19)	<b>41.3% (31)</b>	22.7% (17)	3.73	75
Child Care Services	3.9% (3)	15.8% (12)	28.9% (22)	<b>31.6% (24)</b>	19.7% (15)	3.47	76
After School Programs	2.7% (2)	9.3% (7)	32.0% (24)	<b>44.0% (33)</b>	12.0% (9)	3.53	75
Senior Services	4.0% (3)	13.3% (10)	33.3% (25)	<b>42.7% (32)</b>	6.7% (5)	3.35	75
Services for Persons with Disabilities	2.7% (2)	8.2% (6)	<b>42.5% (31)</b>	35.6% (26)	11.0% (8)	3.44	73
Health Services	2.7% (2)	8.0% (6)	25.3% (19)	<b>45.3% (34)</b>	18.7% (14)	3.69	75
Mental Health Services	0.0% (0)	5.3% (4)	30.7% (23)	<b>36.0% (27)</b>	28.0% (21)	3.87	75
Employment Training	1.3% (1)	10.5% (8)	27.6% (21)	<b>42.1% (32)</b>	18.4% (14)	3.66	76
Crime Prevention	0.0% (0)	8.2% (6)	<b>41.1% (30)</b>	39.7% (29)	11.0% (8)	3.53	73
Housing Counseling	1.3% (1)	22.1% (17)	<b>40.3% (31)</b>	27.3% (21)	9.1% (7)	3.21	77
Substance Abuse Services	1.3% (1)	6.7% (5)	<b>36.0% (27)</b>	33.3% (25)	22.7% (17)	3.69	75
					Other (please specify)		6
					<b>answered question</b>		<b>78</b>
					<b>skipped question</b>		<b>33</b>

15. IV. Economic Development Needs							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Job Development/Creation	2.7% (2)	1.3% (1)	14.7% (11)	<b>46.7% (35)</b>	34.7% (26)	4.09	75
Retail Development	5.5% (4)	28.8% (21)	<b>35.6% (26)</b>	23.3% (17)	6.8% (5)	2.97	73
Small Business Loans	2.7% (2)	12.0% (9)	37.3% (28)	<b>41.3% (31)</b>	6.7% (5)	3.37	75
Downtown Improvements	5.3% (4)	22.7% (17)	<b>45.3% (34)</b>	16.0% (12)	10.7% (8)	3.04	75
Job Training & Education	1.3% (1)	8.0% (6)	30.7% (23)	<b>41.3% (31)</b>	18.7% (14)	3.68	75
Micro-enterprise Development & Loans	4.0% (3)	21.3% (16)	<b>38.7% (29)</b>	25.3% (19)	10.7% (8)	3.17	75
Pollution/Property Cleanup	4.1% (3)	15.1% (11)	<b>47.9% (35)</b>	28.8% (21)	4.1% (3)	3.14	73
Technical Assistance to Small Businesses	4.0% (3)	21.3% (16)	<b>45.3% (34)</b>	24.0% (18)	5.3% (4)	3.05	75
Lending for Commercial Redevelopment	5.4% (4)	28.4% (21)	<b>40.5% (30)</b>	18.9% (14)	6.8% (5)	2.93	74
					Other (please specify)		2
					<b>answered question</b>		<b>76</b>
					<b>skipped question</b>		<b>35</b>

16. V. Homeless Needs							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Emergency Shelters for Families	1.4% (1)	7.0% (5)	22.5% (16)	<b>43.7% (31)</b>	25.4% (18)	3.85	71
Emergency Shelters for Men	8.6% (6)	15.7% (11)	<b>48.6% (34)</b>	21.4% (15)	5.7% (4)	3.00	70
Emergency Shelters for Women	4.3% (3)	11.4% (8)	<b>41.4% (29)</b>	28.6% (20)	14.3% (10)	3.37	70
Emergency Shelters for Youth	1.4% (1)	5.6% (4)	19.4% (14)	<b>38.9% (28)</b>	34.7% (25)	4.00	72
Transitional Housing for Families	1.4% (1)	9.9% (7)	15.5% (11)	<b>47.9% (34)</b>	25.4% (18)	3.86	71
Transitional Housing for Men	8.6% (6)	11.4% (8)	<b>41.4% (29)</b>	30.0% (21)	8.6% (6)	3.19	70
Transitional Housing for Women	4.3% (3)	12.9% (9)	34.3% (24)	<b>35.7% (25)</b>	12.9% (9)	3.40	70
Transitional Housing for Youth	1.4% (1)	4.2% (3)	26.8% (19)	<b>39.4% (28)</b>	28.2% (20)	3.89	71
Supportive Services for Families	1.4% (1)	7.2% (5)	23.2% (16)	<b>47.8% (33)</b>	20.3% (14)	3.78	69
Supportive Services for Men	7.4% (5)	13.2% (9)	<b>39.7% (27)</b>	35.3% (24)	4.4% (3)	3.16	68
Supportive Services for Women	4.4% (3)	11.8% (8)	33.8% (23)	<b>41.2% (28)</b>	8.8% (6)	3.38	68
Supportive Services for Youth	1.4% (1)	2.8% (2)	26.8% (19)	<b>39.4% (28)</b>	29.6% (21)	3.93	71
Oper./Maintenance of Existing Facilities	1.4% (1)	11.6% (8)	33.3% (23)	<b>43.5% (30)</b>	10.1% (7)	3.49	69
Job Training for the Homeless	1.4% (1)	9.9% (7)	31.0% (22)	<b>42.3% (30)</b>	15.5% (11)	3.61	71
Case Management	2.9% (2)	12.9% (9)	25.7% (18)	<b>41.4% (29)</b>	17.1% (12)	3.57	70
Substance Abuse Treatment	1.4% (1)	5.6% (4)	31.0% (22)	<b>33.8% (24)</b>	28.2% (20)	3.82	71
Mental Health Care	1.4% (1)	5.6% (4)	22.2% (16)	33.3% (24)	<b>37.5% (27)</b>	4.00	72

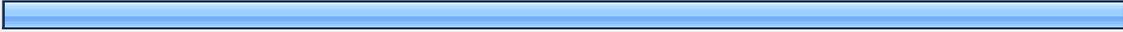
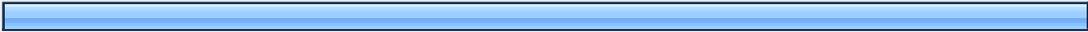
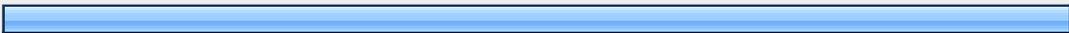
Physical Health Care	1.4% (1)	8.5% (6)	29.6% (21)	<b>38.0% (27)</b>	22.5% (16)	3.72	71
Housing Placement	1.4% (1)	14.1% (10)	28.2% (20)	<b>42.3% (30)</b>	14.1% (10)	3.54	71
Life Skills Training	1.4% (1)	8.5% (6)	31.0% (22)	<b>40.8% (29)</b>	18.3% (13)	3.66	71
Other (please specify)							4
<b>answered question</b>							<b>72</b>
<b>skipped question</b>							<b>39</b>

<b>17. VI. Housing for Persons with Special Needs</b>							
	<b>Very low need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Critical need</b>	<b>Rating Average</b>	<b>Response Count</b>
Assisted living	2.9% (2)	14.5% (10)	<b>46.4% (32)</b>	26.1% (18)	10.1% (7)	3.26	69
Housing for Persons with HIV/AIDS	11.3% (8)	22.5% (16)	<b>50.7% (36)</b>	11.3% (8)	4.2% (3)	2.75	71
Housing for Persons with Developmental Disabilities	4.2% (3)	8.5% (6)	<b>50.7% (36)</b>	25.4% (18)	11.3% (8)	3.31	71
Housing for Persons with Alcohol/Drug Addictions	8.5% (6)	14.1% (10)	<b>38.0% (27)</b>	28.2% (20)	11.3% (8)	3.20	71
Housing for Persons with Mental Illness	7.4% (5)	10.3% (7)	30.9% (21)	<b>32.4% (22)</b>	19.1% (13)	3.46	68
Other (please specify)							2
<b>answered question</b>							<b>71</b>
<b>skipped question</b>							<b>40</b>

18. VII. Affordable Rental Housing Needs							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Rehabilitation Assistance Under \$15,000	3.1% (2)	15.4% (10)	<b>46.2% (30)</b>	27.7% (18)	7.7% (5)	3.22	65
Rehabilitation Assistance Over \$15,000	6.2% (4)	16.9% (11)	<b>38.5% (25)</b>	35.4% (23)	3.1% (2)	3.12	65
Affordable New Construction	4.2% (3)	18.3% (13)	22.5% (16)	<b>42.3% (30)</b>	12.7% (9)	3.41	71
Section 8 Rental Assistance	3.1% (2)	9.2% (6)	30.8% (20)	<b>32.3% (21)</b>	24.6% (16)	3.66	65
Preservation of Existing Affordable Rental Units	1.4% (1)	8.6% (6)	27.1% (19)	<b>40.0% (28)</b>	22.9% (16)	3.74	70
Energy Efficiency Improvements	2.9% (2)	4.3% (3)	30.0% (21)	<b>47.1% (33)</b>	15.7% (11)	3.69	70
Lead-Based Paint Screening/Abatement	8.8% (6)	25.0% (17)	<b>36.8% (25)</b>	17.6% (12)	11.8% (8)	2.99	68
Rental Housing for the Elderly	2.9% (2)	7.1% (5)	31.4% (22)	<b>42.9% (30)</b>	15.7% (11)	3.61	70
Rental Housing for the Disabled	2.9% (2)	10.0% (7)	<b>38.6% (27)</b>	34.3% (24)	14.3% (10)	3.47	70
Rental Housing for Single Persons	3.0% (2)	23.9% (16)	<b>46.3% (31)</b>	22.4% (15)	4.5% (3)	3.01	67
Rental Housing for Small Families (2-4 persons)	1.4% (1)	15.7% (11)	<b>38.6% (27)</b>	31.4% (22)	12.9% (9)	3.39	70
Rental Housing for Large Families (5 or more persons)	3.0% (2)	17.9% (12)	<b>32.8% (22)</b>	25.4% (17)	20.9% (14)	3.43	67
					Other (please specify)		2
					<b>answered question</b>		<b>71</b>

19. VIII. Homeownership Needs							
	Very low need	Low need	Moderate need	High need	Critical need	Rating Average	Response Count
Downpayment/Closing Cost Assistance	7.0% (5)	14.1% (10)	<b>38.0% (27)</b>	35.2% (25)	5.6% (4)	3.18	71
Rehabilitation Assistance Under \$15,000	5.9% (4)	14.7% (10)	<b>38.2% (26)</b>	35.3% (24)	5.9% (4)	3.21	68
Rehabilitation Assistance Over \$15,000	5.9% (4)	17.6% (12)	<b>39.7% (27)</b>	30.9% (21)	5.9% (4)	3.13	68
Affordable New Construction	8.1% (6)	18.9% (14)	24.3% (18)	<b>35.1% (26)</b>	13.5% (10)	3.27	74
Energy Efficiency Improvements	4.0% (3)	12.0% (9)	29.3% (22)	<b>37.3% (28)</b>	17.3% (13)	3.52	75
Modifications for Persons with Disabilities	2.8% (2)	13.9% (10)	<b>41.7% (30)</b>	25.0% (18)	16.7% (12)	3.39	72
Lead-Based Paint Screening/Abatement	11.4% (8)	27.1% (19)	<b>38.6% (27)</b>	11.4% (8)	11.4% (8)	2.84	70
					Other (please specify)		0
					<b>answered question</b>		<b>75</b>
					<b>skipped question</b>		<b>36</b>

20. Please prioritize the three most common barriers that Medford faces in obtaining services:

		Response Percent	Response Count
1.		100.0%	59
2.		96.6%	57
3.		94.9%	56
	<i>answered question</i>		<b>59</b>
	<i>skipped question</i>		<b>52</b>

21. Please prioritize the most common housing problems Medford faces using the choices listed below; using 1 for top priority, 2 for second priority, etc.

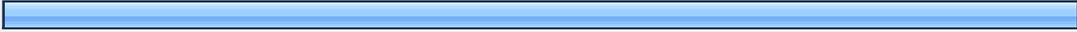
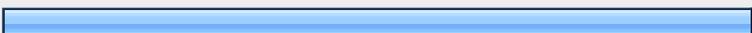
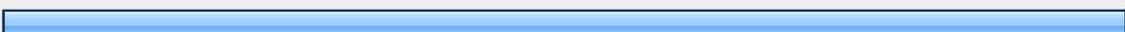
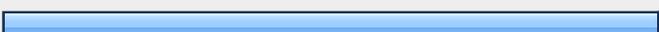
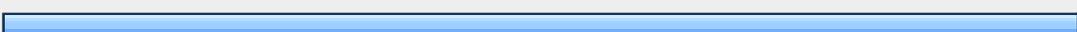
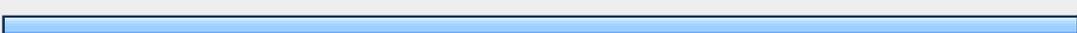
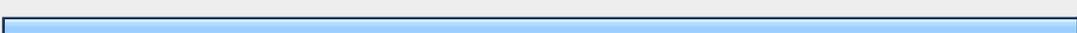
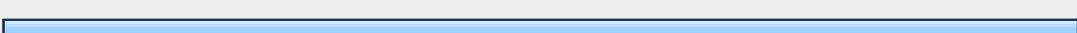
		Response Average	Response Total	Response Count
Homelessness		2.68	177	66
Availability of Affordable Housing		1.71	113	66
<b>Overcrowded conditions</b>		<b>4.45</b>	<b>294</b>	66
Unsafe/Poor housing conditions/Code violations		3.00	198	66
Unsafe/Poor neighborhood conditions		2.98	197	66
	<i>answered question</i>			<b>66</b>
	<i>skipped question</i>			<b>45</b>

22. Please list any critical issues facing service providers that may pose constraints to the provision of local program services:			Response Percent	Response Count
1.			100.0%	42
2.			88.1%	37
3.			69.0%	29
4.			40.5%	17
5.			26.2%	11
			<i>answered question</i>	42
			<i>skipped question</i>	69

23. Unmet Needs			Response Count
Please provide us with a list of your opinions on unmet service needs or gaps in your community.			45
			<i>answered question</i>
			45
			<i>skipped question</i>
			66

24. Additional Concerns / Suggestions		
		Response Count
		16
	<i>answered question</i>	16
	<i>skipped question</i>	95

**25. Organization/Agency Contact Information (Optional)**

		Response Percent	Response Count
Name of Organization/Agency:		95.8%	23
<b>Contact Person:</b>		<b>100.0%</b>	<b>24</b>
Title:		91.7%	22
<b>Phone:</b>		<b>100.0%</b>	<b>24</b>
Fax:		66.7%	16
<b>Email:</b>		<b>100.0%</b>	<b>24</b>
Web Site:		58.3%	14
Address:		95.8%	23
City:		95.8%	23
State:		95.8%	23
Zip:		95.8%	23
		<i>answered question</i>	<b>24</b>
		<i>skipped question</i>	<b>87</b>



# ATTACHMENT E – JACKSON COUNTY 10-YEAR PLAN TO END HOMELESSNESS



**Ten-Year Plan to  
*End Homelessness*  
in Jackson County, Oregon**

**May 2009**

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From a father whose family has experienced homelessness  
in Jackson County:

*"I was walking down the side walk in the middle of winter with everything we owned in three suitcases- my wife and three daughters following. That's when it hit me that we were homeless and they expected me to do something. Until you experience this there is no way to explain the guilt and fear that consumes you. I could not look them in the eye I was so ashamed. Someone told us about The Salvation Army, so we went there. They asked if I would be willing to work their program and remain clean and sober. I was grateful for the opportunity to get back on track with my life, and without this program there wouldn't be a second chance for me or others. Before coming into this program we, in fourteen years, had never had a savings account. We are doing great, I've gotten a drivers license after never having one in Oregon. My wife and I are both working and have enough money saved for first, last and a deposit to transition into our own home."*

## Executive Summary

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Jackson County, Oregon is joining a nation-wide trend to develop 10 Year Plans to End Homelessness. Jackson County, United Way of Jackson County, and the Jackson County Homeless Task Force have worked closely with community partners to create a plan to reduce the numbers, mitigate the impact, and improve outcomes for people who experience homelessness over the next 10 years in Jackson County.

The six strategies of Jackson County's Ten-Year Plan include:

- 
- 1 Increase the stock of permanent, affordable, and supportive housing for individuals and families who earn  $\leq 30\%$  of the Area Median Income (AMI).

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  - 2 Increase agency coordination and service integration at all levels.

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  - 3 Provide case management to help people maintain stable rental housing.

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  - 4 Provide financial assistance and life skills training to help people move into stable housing.

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  - 5 Develop and increase sustainable emergency and transitional shelter and permanent, supportive housing options for youth.

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  - 6 Develop an ongoing community campaign that highlights emerging issues in the continuum of homelessness.

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Each of these six strategies will be implemented through a series of goals and action steps. The Plan identifies the necessity to expand partnerships and relationships with landlords to jointly manage and share the risk of renting to people who have experienced or are at risk of homelessness. The following essential support services must also be addressed to impact homelessness:

- Increase income for the employable and unemployable.
- Increase capacity of substance abuse treatment and mental health services.
- Increase access to health care.
- Increase access to child care.
- Expand transportation options through the efforts of the Rogue Valley Transportation District.

The Jackson County 10 Year Plan to End Homelessness will serve as a strategic, evolving framework to guide coordinated community efforts that respond to local issues in homelessness as they emerge over the next decade.

## Introduction

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Jackson County, United Way of Jackson County, and the Jackson County Homeless Task Force have led the community-wide effort to develop the Jackson County 10 Year Plan to End Homelessness. The 10 Year Plan builds upon the existing efforts and plans that are already in place for the Rogue Valley. The 10 Year Plan will be a tool that results in long-term commitments from a broad spectrum of community stakeholders to implement the identified strategies.

This Ten-Year Plan initiates a campaign to end homelessness in Jackson County by setting forth a broad range of coordinated strategies that address multiple issues across the continuum of homelessness. Ten-Year plans are designed to help prevent and end homelessness- not just manage it. This Plan highlights the recommendations of a county-wide, interdisciplinary planning group who worked over an 18-month period. It is best understood as a framework for strategic directions that the Planning Group has identified. The Plan integrates and enhances existing community planning, efforts and priorities. The result is an even stronger foundation on which to build in the coming months and years to prevent and eliminate homelessness in Jackson County. The plan will continue to evolve over time as a living document that will guide community efforts to respond to emerging issues related to homelessness in Jackson County.

The strategies that are recommended in this document have been formulated by three separate Work Groups: Infrastructure, Data, and Permanent Housing. These Work Groups were comprised of key individuals from across the county and were charged with creating a set of recommended goals. The Work Groups sought input from various sectors of the community. They also researched other cities' plans and studied best practices.

The next stage of the planning process will focus on integrating the recommendations into a more cohesive whole; engaging more community representatives, identifying lead agencies and critical partners, and identifying funding strategies, outcome measures, and target dates for completion.

## Vision and Guiding Principles

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**Vision:** Homelessness in Jackson County, Oregon will end in Ten-Years.

**Guiding Principles:** The following principles will guide the Plan to end homelessness in the next Ten-Years:

- Individuals and families experiencing homelessness and those who are at-risk of homelessness should have accessible, affordable **housing**, and the supportive services necessary to maintain that housing.
- Individuals and families experiencing homelessness and those who are at-risk of homelessness should receive **coordinated services** from various agencies to help them secure and maintain housing, to meet their individual and family needs, and to maximize their independence and integration within the community.
- Preventative protocols should be in place to ensure that individuals and families are able to maintain their housing. This must include a system that provides coordinated and consistent **case management** and access to services and assistance that contribute to housing stability such as **financial assistance programs** and **life skills classes**.
- The Plan will be modified over time to meet the changing needs of the community.

These guiding principles lead to and are reflected in the Plan's six main strategic priority areas.

## Strategies at a Glance

At the core of this Plan are six broad strategies:

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### **1 Increase the stock of permanent, affordable, and supportive housing for individuals and families who earn $\leq$ 30% of the Area Median Income (AMI).**

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- Identify current housing providers and potential housing providers.
- Hold a forum to discuss partnership and collaboration needs with respect to housing development.
- Explore partnerships to rehabilitate existing motels into single room occupancy units for people experiencing homelessness who have disability.
- Explore technical assistance options and funding for capacity building of nonprofit housing developers.
- Research funding options to develop SROs.
- Develop more housing stock targeted to populations who earn  $\leq$  30% of the AMI.
- Explore possibility of establishing a HOME consortium for increased HUD funding.
- Explore implementation of rapid re-housing/“Housing First” models.

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### **2 Increase agency coordination and service integration at all levels.**

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- Continue a system-wide examination of agencies providing emergency services with the goal of maximizing effective use of available emergency funding with an increased focus on keeping people in their homes.
- Continue to promote agency coordination and service integration at all levels.

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### **3 Provide case management to help people maintain stable rental housing.**

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- Train personal navigators/mentors to help people through SS, DHS and other systems.
  - Enhance discharge planning across disciplines with annual training seminar.
  - Ensure adequate aftercare for people who successfully complete transitional programs.
  - Standardize assessment/ intake form.
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## Strategies at a Glance, continued

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### **4 Provide financial assistance and life skills training to help people move into stable housing.**

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- Increase staffing and funds for deposit, rent, and utility assistance programs.
- Increase consumer financial management skills by providing classes.
- Increase consumer access to mainstream financial instruments, such as checking and savings accounts.
- Increase access to tenant skills classes – promoting referrals by social service agencies and including in outreach efforts.
- Duplicate/expand the Housing Authority of Jackson County’s Family Self-Sufficiency model.

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### **5 Develop and increase sustainable emergency and transitional shelter and other permanent, supportive housing options for youth.**

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- Support development of youth emergency shelter.

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### **6 Develop an ongoing community campaign to highlight emerging issues in the continuum of homelessness.**

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- Convene a workgroup to establish data collection and reporting methodology.
  - Seek partnerships and funding for data collection and publication.
  - Create and publish an annual report card on the progress of ending homelessness in Jackson County.
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## Context for Homelessness in Jackson County

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### Who is Homeless in Jackson County?

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For most local residents the very obvious answer to the question is “Those panhandlers standing at the freeway exit and on corners.” However, those relatively few individuals in numbers belie the true scope of homelessness in our community. The homeless do live on the Greenway along Bear Creek; they live in cars, in shelters, in transitional programs and doubled or tripled up with other families. The homeless are teens who “couch surf” because they can’t return home for one reason or another. They are families who couldn’t pay the rent due to loss of work, disability or drug abuse. They are people with mental illness or developmental disability who just can’t quite make it. And there are even a few who chose the freedom of being homeless. Some are on disability, some work and some have no income. Some hide, some are obvious and some do their best to blend in. Some are homeless for lengthy periods and some are just going through a difficult period of their lives. All of them lack the support of a personal network of family or friends to help get them through tough times. What may be surprising to readers is that at any one given time there are six to nine hundred homeless individuals of all ages in our valley.

It is challenging to count the homeless. Every year the Jackson County Homeless Task Force, a coalition made up of agencies that provide services to the homeless, does its best to get a handle on the number. It conducts a one-night shelter count and a week-long survey of the homeless who go to agencies for assistance.

In January, 2009, 899 people were accounted for in these two surveys.

- 82.3% were single, 16.2% were homeless families.
- 1.3% were children 17 years old or under; 2.5% were seniors 70 years or older.
- 45.4% reported substance abuse, 28.5% physical disability, 37.8% emotional disorder, 7.9% developmental disability.
- There was a range of self-reported reasons cited as the cause of losing their last living arrangement. The top three were: unemployment (32%), couldn’t afford rent (27.6%), and mental/emotional disorder (23.6%). Some respondents reported being homeless by choice (16.9 %).

People who provide services to individuals and families experiencing homelessness believe there are many more people who are not counted in the annual survey: some don’t want to be counted, while others just don’t come in for assistance during the week of the survey. Local school districts have specialists who keep track of hundreds of homeless youth living on their own or with their families. Only a few of these youth are reflected in the 2009 Annual Homeless Count.

## **What is it Like to Experience Homelessness in Jackson County?**

There are a variety of resources available for people who are about to lose or have lost their housing. However, many of these resources are currently limited and at risk of being reduced when demand is increasing due to the state of the economy. For example, there are only two short-term emergency shelters in Jackson County, the Men's and Women's Gospel Missions. The Salvation Army and St. Vincent De Paul provide transitional housing for individuals and families. Interfaith Care Community of Medford and Rogue Retreat provide transitional housing for men and women separately, including veterans. A special program at DASIL for people with disabilities experiencing homelessness provides rental subsidy for permanent housing. Many agencies and some churches provide meals, food boxes, vouchers for clothing and household goods, and bus tokens for appointments or work.

Experiencing homelessness can increase anyone's vulnerability for a variety of health and safety risks. This can be exacerbated for certain populations, such as women and those with mental illness, developmental or physical disabilities who have an even greater susceptibility to victimization which is further compounded by homelessness. Additionally, it can be even more difficult to ensure access and provision of the available services for people with special needs who are homeless.

Once people transition into their own home they can receive assistance in preparing for employment and obtaining a job from The Job Council and the Oregon Employment Department. Veterans can receive a number of services from the Homeless Outreach Project of the Veterans Administration Southern Oregon Rehabilitation Center and Clinics (VA SORCC). Alcohol and drug treatment from OnTrack, Inc., the Addictions Recovery Center and mental health services from Jackson County Mental Health are available if needed. Homeless teens and families with children can receive assistance at the Maslow Project, a drop-in center with wraparound support services. Hearts with a Mission is working to open an emergency shelter for teens who are homeless and unaccompanied by their parents.

For people who are on the verge of losing their housing, some assistance is available. For example, ACCESS provides rent and utility assistance. The state Self Sufficiency Office provides emergency assistance to families who are receiving Temporary Assistance to Needy Families (often referred to as "welfare"). People who have difficulty obtaining housing, due to poor tenant history, have the opportunity to complete an 8-week class, called Second Chance Renters Rehabilitation, and receive a certificate to be presented to prospective landlords.

There is the potential for an emerging population of families experiencing home foreclosures who are at risk of experiencing homelessness, perhaps for the first time. Jackson County has seen a 6% increase in the number of foreclosures.

## **Community Collaboration: The Jackson County Homeless Task Force**

The Homeless Task Force is a committee of the Jackson County Community Services Consortium. Active since 1989, the Task Force is comprised of approximately 25 public and private non-profit social service agencies and non-profit housing providers.

The Homeless Task Force meets monthly to provide an opportunity for agencies to check in with each other, to share information and resources, to work together on public events that educate the community about homelessness and to bring as many financial resources to this area as possible. The Annual Homeless Survey and One Night Shelter Count are coordinated efforts of all Task Force Members. Subcommittees of the Homeless Task Force focus on the needs and gaps in services to particular homeless populations (e.g. youth, veterans).

In its role as community educator about homelessness, the Task Force takes frequent action. For example, the Homeless Task Force and its subcommittees:

- Holds annual press conferences to publicize the results of the homeless count
- Produced two community-wide conferences on homelessness; one on accessible affordable housing and one on McKinney funding for homeless youth programs
- Commissioned a photography exhibit to put faces to the local homeless issue, called “Portraits of Disconnection”
- Invited, Wyman Winston, the Assistant Director of the Portland Development Commission, to speak to local elected officials and planners about creative options to encourage the development of more affordable housing.

Strategic planning is a critical function performed by the Task Force. For example, working population by population, gaps have been identified and collaborative solutions developed. A “rolling” 5-year strategic plan is updated annually in conjunction with the federally directed Continuum of Care process whereby the community puts in a joint application for the federal Housing and Urban Development funding for a variety of projects. Examples of collaborative projects that have been developed in the last few years are:

- Transitional housing for veterans, provided by Interfaith Care Community of Medford, in cooperation with the Veterans Administration in White City
- Home At Last permanent supportive housing for people with Disabilities, operated by DASIL and Senior and Disability Services of Rogue Valley Council of Governments
- Second Chance Renters Rehabilitation Classes, coordinated by DASIL, and taught by a number of other agencies with expertise in life skills.

For years, the strategic planning process identified services for homeless teens as the highest unmet need. Community partnerships successfully resulted in the Maslow Project Service Integration Center for Youth in Transition. A new organization, Hearts with a Mission, was created specifically to develop a shelter for homeless teens in Medford.

Homelessness is a complex problem with a multitude of causes. The long-term effects of having nowhere to call home can be exhausting, demoralizing and dehumanizing for individuals and families. This is why it is key for social service and housing agencies work collaboratively and respectfully with people who are experiencing homelessness to find appropriate solutions. The end goal is permanent housing of one's own.

## **10 Year Plans to End Homelessness**

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Jackson County is joining a nation-wide trend to develop 10 Year Plans to End Homelessness. More than 300 communities across the United States are working on ten-year plans that include a variety of strategies ranging from preventing homelessness to creating permanent housing for the chronic homeless. There is increasing national attention on preventing and addressing homelessness in response to the overwhelming need combined with societal costs. An estimated 744,000 people are homeless in America on any given night and 2.5 to 3.5 *million* people experience homelessness each year<sup>1</sup>. It is more expensive to address homelessness in hospitals, jails, shelters and schools than it is to prevent homelessness from occurring in the first place. The societal cost of managing homelessness adds up to billions of dollars each year. Ten-year plans present an opportunity for communities to align resources, policies, and programs in an integrated, effective way.

In the fall of 2006, the Jackson County Board of Commissioners decided to create a 10 Year Plan to End Homelessness after hearing a presentation by Paul Carlson, the Northwest region representative of the United States Interagency Council on Homelessness (USICH), with additional information presented by David Christian, Chair of the Jackson County Homeless Task Force. USICH is a federal council leading a national research-based initiative to end chronic homelessness. Ashland City Council Member Cate Hartzell invited Paul Carlson to give several presentations in Southern Oregon after seeing a similar USICH presentation at Governor Kulongoski's summit on homelessness in the spring of 2006.

“Homelessness is a national problem with local solutions. No one federal agency, no one level of government and no one sector of the community can reach the goal of ending homelessness alone. Federal agency collaborations and partnerships with state and local governments and the private and faith-based and community sectors are key to achieving the objectives of preventing and ending homelessness.”- *United States Interagency Council on Homelessness*<sup>2</sup>

“I am inspired by the federal effort because of its common sense approach to the economics of homelessness. Its message that it’s cheaper to respond to homeless people than to ignore them appeals to the business community and fiscally conservative taxpayers. It’s great to see businesses across the country engaging in this effort,” said Cate Hartzell, who also works directly with the homeless in her position with the Self Sufficiency Program of the Department of Human Services.

Although 10 Year Plans take many shapes depending upon local needs, the most effective plans share four components: (1) Planning for outcomes, (2) Prevention, (3) Intervention, and (4) Building infrastructure. For more descriptive information about these components, visit the NAEH and ICH websites.

Another essential ingredient for 10 Year Plans that get results (instead of sitting on a shelf) is the involvement of key stakeholders such as local policy makers, agency heads, business and civic leaders, social service agencies, faith based organizations and churches, the general public, and people who have experienced homelessness. Engaging people in the planning process who can make decisions and commit resources on behalf of those whom they represent increases broad community ownership and drives strategies that will be meaningful and make a difference.

In Jackson County, the executive steering committee for The Plan, called the Planning Group, includes representatives from both public and private sector organizations including leaders from business, health care, employment services, social services, housing services, city and county government, and citizens. The Planning Group was responsible for completing a plan that will be effective.

From a person who successfully transitioned out of homelessness in Jackson County:

*“In October of 2002 I went to jail on various charges including possession of controlled substances. Shortly thereafter, my wife and two sons, ages 7 and 8, were homeless. On Dec 2, 2002 they checked into The Salvation Army Hope House. At that time we had nothing left except each other and 30 thousand dollars debt in collection. Both my wife and I at this time decided our lives had to change. We realized that drugs and alcohol had destroyed our lives. So in March of 2003, when I got out of jail my wife was well established. She was working full time, had the boys in a nearby school and was doing quit well. I came in to the shelter and talked to the case manager. Together we came up with an action plan, and it worked around the fact that I had one more court case hanging over my head. My wife was working and I took every part time job I could get. So by May of 2003 we pulled a good portion of our savings. I came into the office and, with the case manager’s help. started contacting creditors. It took all day, but in the end we had eliminated or set up payments on over 40% of our debt.... Now my wife and I have a car, some solid clean time, and new hope. We came into The Hope House broken- 21 years of drug addiction and criminal history behind us. We left August 10, 2004 debt free with a car and a fresh chance at life. Today I am proud to say that we have over 4 ½ years clean and sober. I have a driver’s license after 20 years of not having one. We both have full time jobs and are renting a house. We’ve been working hard on establishing a credit line. And believe for the first time that some day we will buy our own home.”*

## The Plan

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Jackson County's Ten-Year Plan has six main strategies:

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- |          |  |
|----------|--|
| <b>1</b> | Increase the stock of permanent, affordable, and supportive housing for individuals and families who earn $\leq 30\%$ of the Area Median Income (AMI). |
| <b>2</b> | Increase agency coordination and service integration at all levels.  |
| <b>3</b> | Provide case management to help people maintain stable rental housing.   |
| <b>4</b> | Provide financial assistance and life skills training to help people move into stable housing.   |
| <b>5</b> | Develop and increase sustainable emergency and transitional shelter and permanent, supportive housing options for youth.                               |
| <b>6</b> | Develop an ongoing community campaign that highlights emerging issues in the continuum of homelessness.  |
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These six strategies are further broken down into a series of goals and action steps in order of priority.

### Strategy 1

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***Increase the stock of permanent, affordable, and supportive housing for individuals and families who earn  $\leq 30\%$  of the Area Median Income (AMI).***

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One of the most effective ways to end homelessness is to ensure that there is a sufficient supply of affordable housing available to those with extremely low household incomes, including supportive housing for individuals and families who are faced with complex challenges and thus, need services to remain housed.

In order to implement this strategy, new partnerships must be formed and funding streams must be identified to rehabilitate and/or develop single room occupancy (SRO) dwellings, and new models for providing permanent and supportive housing, such as Housing First must be explored.

This first strategy addresses one of the systemic problems of homelessness—affordable housing—that leads to crisis poverty, of which homelessness is an extreme example. The intermediate outcome of this strategy is an increase in affordable housing stock along the continuum. This includes a variety of solutions to meet the needs of varying populations, such as Single Room Occupancy (SRO) units, special need populations, and transitional housing resources. The following tables illustrate the need for more permanent and affordable housing for individuals and families with extremely low household incomes in Jackson County.

<b>2008 Area Median Income (AMI)</b>		
	<b>Oregon</b>	<b>Jackson County</b>
Annual	\$59,564	\$50,500
Monthly	\$4,964	\$4,208
30% of AMI <sup>1</sup>	\$17,869	\$15,150

According to the 2007-08 report *Out of Reach*<sup>2</sup> published by the National Low Income Housing Coalition, the Fair Market Rent (FMR) for a two-bedroom apartment in Jackson County is \$730. In order to afford this amount of rent and utilities, without paying more than 30% of income on housing, a household must earn \$29,200 annually<sup>3</sup>. The Housing Wage in Jackson County is \$14.04, assuming a 40-hour work week, 52 weeks per year.

<b>2008 Fair Market Rent</b>		
	<b>Oregon</b>	<b>Jackson County</b>
Zero-Bedroom	\$517	\$489
One-Bedroom	\$603	\$581
Two-Bedroom	\$721	\$730
Three-Bedroom	\$1,037	\$1,062

In Jackson County, a minimum wage worker earns an hourly wage of \$7.95. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year.

<b>2008 Renter Household Income</b>		
	<b>Oregon</b>	<b>Jackson County</b>
Estimated Median <sup>4</sup>	\$33,000	\$27,876
% Needed to Afford 2 BR FMR	87%	105%
Rent Affordable at Median	\$825	\$697
% Renters Unable to Afford 2 BR FMR	44%	51%

<sup>1</sup> An annual income of 30% of AMI or less is considered the federal standard for Extremely Low Income households.

<sup>2</sup> Report available at <http://www.nlihc.org/oor/oor2008/>

<sup>3</sup> Housing is considered “affordable” if it costs no more than 30% of gross income.

<sup>4</sup> Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2006 American Community Survey data.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 1: Increase the stock of permanent, affordable, and supportive housing for individuals and families who earn <math>\leq</math> 30% of the Area Median Income (AMI).</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Identify current and potential housing providers.	Jackson County Homeless Task Force		Number of current housing providers identified. Number of potential housing providers identified
2. Hold a forum to discuss needs for new partnerships and collaborations around housing development.	Jackson County Homeless Task Force		Forum held. Outcome of forum is reported to critical partners and providers.
3. Identify partnerships to rehabilitate existing motels into single room occupancy (SRO) units for homeless with disabilities.	Jackson County Homeless Task Force		Number of partners identified.
4. Identify technical assistance options/ funding for capacity building of non-profit housing developers.	TBD		Number of technical assistance options /funding identified.
5. Identify funding options to develop SROs.	Jackson County Homeless Task Force		Number of funding options identified.
6. Increase housing stock targeted to people at $\leq$ 30% AMI.	Accessible/Affordable Housing Subcommittee		Number of new housing units developed that target people at $\leq$ 30% AMI.
7. Explore possibility of establishing a HOME consortium for increased HUD funding	City of Medford	Governmental jurisdictions of Jackson County, Ashland, Medford & Central Point	Hold meetings with partners to establish consortium.
8. Explore implementation of “rapid re-housing” / “Housing First” models.	TBD		Study best practices. Hold meetings of lead and critical partners to discuss next steps.

## Strategy 2

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### *Increase agency coordination and service integration at all levels.*

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Increasing the supply of permanent and supportive housing is critical to any effort to end homelessness. While this Plan places its first priority on housing, there is an equally urgent need to ensure that people receive the services they need to secure and sustain housing. For those individuals and families who are homeless or at-risk of homelessness, services are crucial to their financial stability, self-sufficiency, and well-being.

The complexity of homelessness underscores the need for various agencies and sectors within the community to work together to coordinate their services and thus, increase their effectiveness at all levels. The intermediate outcome of this strategy is to strengthen the service system in Jackson County, including an increase in the effective use of available emergency funding with a focus on keeping people in their homes.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 2: Increase agency coordination and service integration at all levels.</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Conduct a system-wide examination of agencies providing emergency services.	Jackson County Homeless Task Force	Emergency service providers	Community inventory of existing service capacity and gaps.

## Strategy 3

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### *Provide case management to help people maintain stable rental housing.*

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An essential component for ending homelessness is a system that provides coordinated and consistent case management. The third strategy is a preventative measure aimed at ensuring individuals and families maintain their rental housing. This strategy also emphasizes another preventative measure, discharge planning. Discharge plans should be well coordinated with community agencies for individuals leaving mental health facilities, foster care, jails and prisons, and hospitals who are at risk of homelessness.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 3: Provide case management to help people obtain and maintain stable rental housing.</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Train personal navigators/mentors to help people through SS, DHS, and other systems.	TBD	Jackson County Homeless Task Force	Number of navigators/mentors trained. Number of people served by navigator/mentor. Number of people who obtain or maintain stable rental housing as a result of mentorship.
2. Improve discharge planning across disciplines.	TBD	Jackson County Community Services Consortium, Professional groups	Develop and hold an annual discharge planning training seminar. Number of discharge planners who attend annual training seminar.
3. Ensure adequate aftercare for people who successfully complete transitional programs.	Transitional housing service providers	Jackson County Homeless Task Force	Number of people who receive adequate aftercare upon completing a transitional program.
4. Standardize assessment/intake forms.	Jackson County Community Services Consortium	Workgroup of community service agencies	Agreement reached on standardized assessment/intake form. Form disseminated to programs for system-wide use.

## Strategy 4

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### *Provide financial assistance and life skills training to help people move into stable housing.*

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This fourth strategy presents another effort aimed at homeless prevention. Individuals and families must have access to services and assistance that contribute to their housing stability such as assistance with rent or utility bills and access to mainstream financial instruments such as checking and savings accounts.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 4: Provide financial assistance and life skills training to help people move into stable housing.</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Increase staffing and funds for deposit, rent, and utility assistance programs.	ACCESS	Jackson County Community Services Consortium	Number of new staff employed. Percent increase in funding for deposit, rent, and utility programs.
2. Increase consumer financial management skills.	Consumer Credit Counseling	Jackson County Community Services Consortium	Number of individuals who complete class in financial management skills. Number of individuals who increase their financial management skills.
3. Increase consumer access to mainstream financial instruments, such as checking and savings accounts	Banks	Agencies that provide case management services	Number of individuals who are referred to bank. Number of individuals who open a checking and/or saving account.
4. Increase consumer access to tenant skills classes.	DASIL, St. Vincent de Paul	CNPLS, CCC, Avista, SO Rental Owners Association	Number of individuals who are referred by social service agencies to tenant skills class. Number of individuals who complete class in tenant skills.
5. Duplicate/expand HAJC Family Self-Sufficiency model.	HAJC	Jackson County Homeless Task Force, Goodwill	Number of families who participate in programs.

## Strategy 5

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***Develop and increase sustainable emergency and transitional shelter and permanent, supportive housing options for youth and other vulnerable populations as they emerge.***

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The Jackson County Homeless Task Force has identified the lack of services for homeless youth as one of the largest gaps in the homeless service system. While significant advancements have been made with the growth of the Maslow Project, services are still not sufficient to meet the needs of all homeless youth. In the past year, Hearts with a Mission has made significant strides in the development of a youth shelter, though it is not yet in operation. It will require the support and coordination of a variety of service providers to bring the shelter fully to fruition.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 5: Develop and increase sustainable emergency and transitional shelter and permanent, supportive housing options for youth.</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Support development of youth emergency shelter.	Hearts with a Mission	City of Medford	Number of emergency shelter beds.

## Strategy 6

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### Develop an ongoing community campaign to highlight emerging issues in the continuum of homelessness.

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Successful approaches to address systemic causes of homelessness and increase service coordination, which are necessary to prevent and end homelessness depends in large measure on having good information to track progress, evaluate results, and determine whether resources are being used most efficiently. Good data is also essential to ensure accountability to the community and to build public support by demonstrating that progress is being made to prevent and end homelessness. To this end, the sixth strategy highlights the need to convene a workgroup, build partnerships, and secure funding to address how to best track the progress of this Plan over time.

The following table summarizes the specific action steps that are proposed to implement this strategy.

<b>Strategy 6: Create and publish an annual report card on ending homelessness in Jackson County.</b>			
<b>Action Steps</b>	<b>Lead</b>	<b>Critical Partners</b>	<b>Benchmarks</b>
1. Convene work group to develop strategic public awareness campaign	Jackson County Homeless Task Force		Workgroup convened. Key issues and messages defined.
2. Convene a workgroup to establish data collection and reporting methodology.	ACCESS, Jackson County Homeless Task Force	Health care, business, and government sectors.	Workgroup convened. Agreement reached on data collection and report methodology.
3. Seek partnerships and funding for data collection and publication	ACCESS, Jackson County Homeless Task Force	United Way, Southern Oregon University (SOU)	Partnerships formalized. Funding secured for data collection and publication. Annual report card published.

## Community Partnership

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In addition to the six main strategies, this Plan has identified the following Community Partnership as a critical component toward meeting the housing needs of individuals and families who are experiencing or at-risk of homelessness.

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- *Build partnerships and relationships with landlords to jointly manage and share the risk of renting to people who have experienced or are at risk of homelessness.* The goal of these partnerships is to initiate a dialogue with landlords about how to best provide rental housing to people who are experiencing or who are at-risk of homelessness.
  - A starting point toward achieving this goal is to partner with the Southern Oregon Rental Owners Association to begin the discussion on issues surrounding rental housing and homelessness.
  - Create and maintain a housing stability fund to decrease the risk to landlords.

## Essential Support Services

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This Plan has also identified five Essential Support Services. These services are interrelated to the experience of homelessness and must be addressed to effectively to prevent and end homelessness in Ten-Years.

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- *Increase income for the employable and unemployable.* To implement this service it will be necessary to:
  - Intervene early in the application process to assist SSI applicants and other public benefits claimants through the hearing and appeals process.
  - Increase education among potential recipients of benefits (e.g., Earned Income Tax Credit/Childcare Tax Credit) through a community campaign that targets businesses, churches, service agencies, employers, and schools.
  - Connect adults with disabilities and disadvantaged youth with school and work opportunities that will help them reach their full potential.
  - Support the efforts of the Workforce Development Council to convene a learning group that will examine workforce skills and employment opportunities.

- *Increase capacity of substance abuse treatment and mental health services.* To implement this service it will be necessary to:
  - Decrease the time that intervention services are provided when an individual is in need.
  - Convene a task force to assess substance abuse treatment and mental health service gaps in the County.
  - Support the efforts of the Community Crisis Response Project.
- *Increase access to health care.* To implement this service it will be necessary to:
  - Advocate for expansion of the Oregon Health Plan (OHP), especially in the area of re-enrollment.
  - Increase the number of Jackson County's children covered by CHIPS through advocacy and outreach efforts.
  - Research options for increasing access to healthcare for individuals and families experiencing homelessness.
  - Follow and participate in discussions on the state of Oregon's health care expansion activities.
- *Increase access to childcare.* To implement this service it will be necessary to:
  - Convene county and state childcare experts and individuals seeking childcare services to examine and discuss efforts at increasing the capacity and quality of childcare.
- *Expand transportation options through the efforts of the Rogue Valley Transportation District.* To implement this service it will be necessary to:
  - Convene a strategy group to develop community solutions to transportation needs of individuals with disabilities, those experiencing homelessness, and low-income. For example, shuttle service between service agencies.

## Summary

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The strategies included in this plan reflect the expertise of a broad range of dedicated community partners who believe that this plan will be a valuable tool for improving the status of homelessness in Jackson County. The prioritization of these strategies may look different at any point in time, depending upon the current community needs. The strategies will be evaluated on an ongoing basis and modifications will be made as necessary. The Plan will be used as a tool to engage broader community stakeholders in resolving the issues surrounding homelessness. The Jackson County Homeless Task Force will be the interdisciplinary community group that oversees the implementation and necessary revisions in the Plan over time.

A frequently asked question is, “Can we really end homelessness in 10 years?” Other communities are seeing dramatic results as a result of their plans. For example, Portland, Oregon has already exceeded some of their 10 Year Plan goals developed four years ago. They exceeded the goal of 565 by placing 1,039 chronically homeless people into housing. They also exceeded a similar goal by placing 717 homeless families into housing, well over the goal of 500.<sup>3</sup>

Regardless of whether homelessness is completely eradicated, it is possible to prevent more people from experiencing homelessness and to shorten and improve the experience for people who are homeless. Southern Oregon has a strong history of working together with determination to meet the needs of the community. This Jackson County collaboration will also yield results: a future with fewer residents experiencing homelessness.

## Logic Model

Long Term Outcome	Intermediate Outcome	Jackson County 10 Year Plan to End Homelessness Components	Status
<b>End Homelessness in Jackson County by 2019</b>	Increase the number of people who qualify or are able to rent	Provide case management to help people maintain stable rental housing	<b>High Priority Strategy</b>
		Build partnerships and relationships with landlords to jointly manage and share the risk of renting to people who have experienced or are at risk of homelessness	Key Community Partnership
		Increase income for the employable and unemployable	Essential Support Service
		Provide financial assistance/life skills training to help people move into stable housing	Medium Priority Strategy
	Increase affordable housing stock along the continuum, including single room occupancy dwellings	Increase the stock of permanent, affordable and supportive housing for individuals and families who earn $\leq 30\%$ of the Area Median Income	<b>High Priority Strategy</b>
	Increase housing options across the continuum for exceptionally vulnerable populations	Develop and increase emergency and transitional shelter and permanent, supportive housing options for youth	Medium Priority Strategy
	Strengthen service systems	Increase capacity of substance abuse treatment and mental health services	Essential Support Service
		Increase access to health care	Essential Support Service
		Increase access to child care	Essential Support Service
		Increase agency coordination and service integration at all levels	<b>High Priority Strategy</b>
		Expand transportation options through the efforts of the Rogue Valley Transportation District	Essential Support Service
	Increase community awareness of homelessness	Develop an ongoing community campaign that highlights emerging issues in the continuum of homelessness	Medium Priority Strategy

## Appendices

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### 10 Things You Can Do

1. Learn about homelessness and educate others.
2. Support the development of affordable housing.
3. Contact your local elected officials and ask them what they are doing to support homeless children and families. Ask for their support of local initiatives and programs. Ask them to establish a Plan to End Homelessness in your community.
4. Volunteer at a local shelter - no matter what you do for a living, you can help the homeless with your on-the-job talents and skills.
5. Volunteer at a soup kitchen.
6. Donate groceries, toys and money to local homeless shelters.
7. Donate leftover food and flowers from catered events.
8. Become a landlord to a family that is transitioning out of a homeless shelter.
9. Help a family move or provide "house warming gifts" such as linens, dishes, pots and pans, small appliances and lamps for children, youth and families who are moving out of the shelter and into their own homes.
10. Ask local television stations to schedule educational programs on homelessness. Your encouragement and praise of such programs can keep them on the air.

Source: National Alliance to End Homelessness: [www.haeh.org/section/aboutus/10things](http://www.haeh.org/section/aboutus/10things)

### Resources on Homelessness

#### **2009 Jackson County Community Needs Assessment Survey**

[www.access-inc.org/Page.asp?NavID=165](http://www.access-inc.org/Page.asp?NavID=165)

As compiled by ACCESS, Inc., this community survey reflects the most current needs as reported by 1,404 residents of Jackson County who sought social services.

#### **National Alliance to End Homelessness**

[www.endhomelessness.org](http://www.endhomelessness.org)

The National Alliance to End Homelessness is a nonpartisan, mission-driven organization committed to preventing and ending homelessness in the United States.

#### **United States Interagency Council on Homelessness**

[www.ich.gov](http://www.ich.gov)

The primary activity of the ICH is the development of a comprehensive Federal approach to end homelessness. The Council understands that homelessness is affected by factors that cut across Federal agencies, including housing costs, job readiness, education, substance abuse and mental health.

## Acknowledgments

The Jackson County Ten-Year Plan to End Homelessness represents the work of a wide range of persons whose contributions and commitment made the Plan possible.

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ATTACHMENT F – 2010  
ANALYSIS OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE



# City of Medford

## 2010 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



APRIL 2010



# City of Medford

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## 2010 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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City of Medford  
Neighborhood Resources Department  
411 West 8th Street  
Medford, OR 97501

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APRIL 2010



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# INTRODUCTION AND SUMMARY

The purpose of the Analysis of Impediments to Fair Housing Choice (AI) is to identify any possible barriers to fair housing, such as discriminatory or predatory practices, that may exist within the City of Medford. The Analysis of Impediments also provides recommendations and possible efforts that may address or reduce those identified fair housing barriers within the community.

The AI is a required document by the U.S. Department of Housing and Urban Development (HUD). This Analysis of Impediments utilizes and builds upon the AI completed in 2004, which has served as the basis for the City's fair housing efforts over the last five years. This Analysis of Impediments is an associated document with the City of Medford's 2010-2014 Consolidated Plan.

In order for the City of Medford to certify to the HUD that they are affirmatively furthering fair housing, the jurisdiction must:

- Conduct an Analysis of Impediment to Fair Housing Choice;
- Take appropriate action to overcome the effects of impediments identified through that analysis, and;
- Maintain records reflecting the analysis and actions.

## CONDUCT OF THE STUDY

This analysis incorporates data and information captured in the AI completed in 2004. Furthermore, this AI relies on data from the 2000 Census and other information presented in the 2010-2014 Consolidated Plan.

To obtain an updated picture of fair housing within the community, interviews were conducted with local housing and services providers, City staff, County staff, consumer advocates, and other representatives of the community. Specific complaint/case information was obtained through the local HUD Spokane Field Office, the Fair Housing Council of Oregon and the U.S. Attorney's Office.

## SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS

The 1996 and 2004 Analysis of Impediments provided multiple recommended actions, including supporting and fostering fair housing education, continuing to support the efforts of the Fair Housing Council of Oregon, supporting the inclusion of group homes and residential care facilities, including persons of protected classes on boards and commissions and monitoring loan activities of lending institutions. These efforts, and many others taken by the City of Medford and its partners over the last five years have gone far to address potential impediments and barriers to fair housing within the community.

Summary of areas of impediments or potential impediments identified in this analysis:

- Any discriminatory practice in housing rentals is an impediment to fair housing.

Over the last five years, from January 1, 2005 through October 31, 2009, only eight fair housing complaints were filed with the U.S. Department of Housing and Urban Development (HUD). The majority of complaints filed with HUD in the last five years concerned disability. More specifically, five of the eight had a basis of disability while the other three were based on national origin or other origin discrimination.

# INTRODUCTION AND SUMMARY

For several years the City, along with the Fair Housing Council of Oregon and other housing partners, have continuously facilitated fair housing and anti-discrimination training for both landlords and tenants. Though these efforts have been effective and therefore are a value to the community, not all discrimination has been eliminated. A concern identified in the 2004 AI that appears to remain an issue within the community today is discriminatory practices in the rental market. Out of the eight HUD complaints filed, six, or 80 percent, are directly tied to concerns of discrimination in efforts to rent housing.

The City and its partners understand that continued education and support are needed to battle against rental discrimination and to encourage persons who feel discriminated against to speak up. Persons who are reluctant to report discrimination because of fear of reprisal will benefit from the ongoing efforts to educate them of their rights and support them in taking corrective action.

- Any discriminatory practice in lending is an impediment to fair housing.

Review of 2008 Home Mortgage Disclosure Act (HMDA) aggregate reports indicated that there is a similar unbalance in lending practices based on the ethnicity of the applicants as was identified in the 2004 Analysis of Impediments. As Medford is experiencing a more rapid influx of Hispanic/Latino persons when compared to the county and state, it is expected that lending practices may experience fair housing barriers due to the population growth. Such data does not prove unfair lending practices, but it does call for continued scrutiny and outreach to lenders, brokerage firms and consumers.

- Any predatory lending is an impediment to fair housing.

During community meetings and public workshops conducted for the 2010-2014 Consolidated Plan and this AI, the topic of predatory lending had been discussed by members of the public, City staff, City Council members and local service providers. In addition to the community workshops, local agencies such as the Fair Housing Council of Oregon and the local HUD Field Office were consulted to obtain feed back regarding practices over the last five years. These workshops, consultations and discussions leading up to this analysis all pointed toward a need for continued investigation into the extent of predatory lending in Medford.

## RECOMMENDATIONS

The City of Medford and its partners have taken an active role in working toward improving housing choice and eliminating discriminatory and predatory practices. Some of these recommendations are consistent with those in the previous Analysis of Impediments and others are unique to concerns raised during this investigation.

1. Continue to support fair housing education for consumers, lenders, realtors, landlords, advocacy groups and local service providers.
2. Continue to support activities of the Fair Housing Council of Oregon and other fair housing partners.
3. Continue to support and work with the local HUD Field Office regarding any local fair housing complaints.
4. Continue to monitor activities of lending institutions and investigate the extent of predatory lending in Medford and consider strategies to eliminate the practice.

# FAIR HOUSING LAWS

## FEDERAL LAWS

Title VIII of the Civil Rights Act of 1968, as amended, (Fair Housing Act) prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions, based on:

- Race or color
- National origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under age 18)
- Handicap (disability)

The Fair Housing Act covers most housing<sup>1</sup>. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

In the sale and rental of housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting), or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

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<sup>1</sup> This discussion is taken directly from the HUD publication in 2002, *Fair Housing: Equal Opportunity for All*. ([www.hud.gov/fairhousing](http://www.hud.gov/fairhousing))

# FAIR HOUSING LAWS

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.

In addition, it is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional protections for persons with disabilities: The landlord may not refuse allow:

- Reasonable modifications to the dwelling or common use areas, at the tenant's expense and where the unit can be restored to the original condition, or
- Reasonable accommodations in rules, policies, practices or services, if necessary for the disabled person to use the property.

Buildings constructed after March 1991 are subject to accommodation requirements, depending on the number of units and presence of an elevator.

Familial status is protected unless the building or community qualifies as housing for older persons, that is:

- It is specifically designed for and occupied by elderly persons under a federal, state or local government program
- It is occupied solely by persons who are 62 or older, or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older.

The U.S. Department of Housing and Urban Development (HUD) has been given the authority and responsibility for administering this law. This authority includes handling of complaints, engaging in conciliation, monitoring conciliation, protecting individual's rights regarding public disclosure of information, authorizing prompt judicial action when necessary, and referring to the State or local proceedings whenever a complaint alleges a discriminatory housing practice.

# FAIR HOUSING LAWS

## OREGON LAW

Oregon law also outlaws discrimination because of:

- Marital status
- Sexual Orientation/Gender Identity
- Source of income



# BACKGROUND INFORMATION

## DEMOGRAPHICS

### POPULATION

Medford's population grew 35 percent between 1990 and 2000, growth substantially higher than that of the State and Jackson County as a whole (24 percent and 20 percent respectively). By 2007, the City's population had increased to an estimated 75,700. People moving into Medford and into Jackson County make up a large percentage of this continual growth pattern. Net migration accounted for the majority of the population increase in Jackson County since the 1970s, when the bulk (85 percent) of the total growth was due to in-migration. Two sub-populations that have strongly added to the growth in Medford are retired persons and Hispanics.

**Table 1**  
**Population 1990 and 2000**

Location	Year		Change 1990-2000
	1990	2000	
Medford	46,951	63,154	35%
Jackson County	146,389	181,269	24%
Oregon State	2,842,321	3,421,399	20%

Source: US Census.

The number of elderly in Medford is growing at a faster rate than other age groups in the population. Between 1990 and 2000, the number of persons 85 years and older living in Medford increased by 59 percent, compared to the overall population growth of 35 percent. Over the last couple of decades, Medford has seen a shift in the median age of its residents. The median age of the population in Medford rose about two years between 1990 and 2000, reaching 37.0 in 2000. Jackson County had a median age 39.2 years according to the U.S. Census. One of the fastest growing age groups in Medford's population are those between 45 and 64 years. This age group rose from 18 percent of the total in 1990 to 22 percent in 2000. The percent of people 65 and older is higher in Medford than in Jackson County and Oregon.

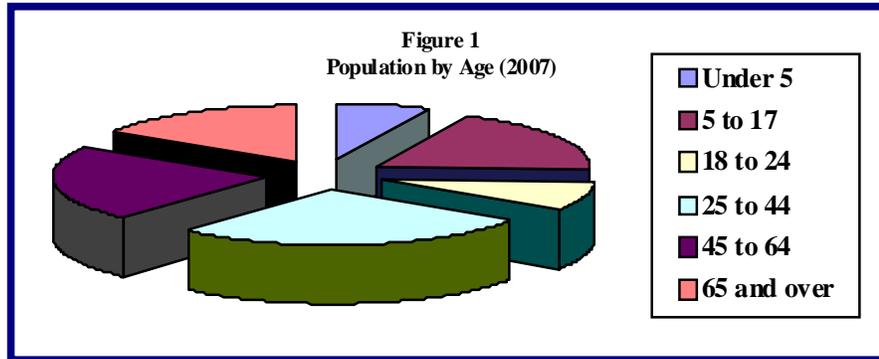
**Table 2**  
**Age of Population, 2000**

Age	Medford	County	State	US
Birth to 17 years	26%	24%	25%	26%
18 to 44 years	36%	34%	39%	43%
45 to 64 years	22%	25%	24%	19%
65 and older	17%	16%	13%	13%
Median Age	37.0	39.2	36.3	35.3

Source: US Census

# BACKGROUND INFORMATION

As the influx continues, the retired population will have a greater impact on the economy, industry and services. By law this population is eligible to live in legally “age-restricted” communities<sup>2</sup>, which, while meeting the housing and service demands for one segment of the population, can reduce housing choices for others.



## RACE AND ETHNICITY

Medford is less racially diverse than the United States and a little less diverse than Oregon State as a whole. However, it is slightly more racially diverse than Jackson County. In terms of ethnicity, Hispanics make up a larger percent of the population in Medford than in the County or Oregon State (see Table 3). Whites represent 90 percent of the population.

**Table 3  
Population by Race and Ethnicity, 2000**

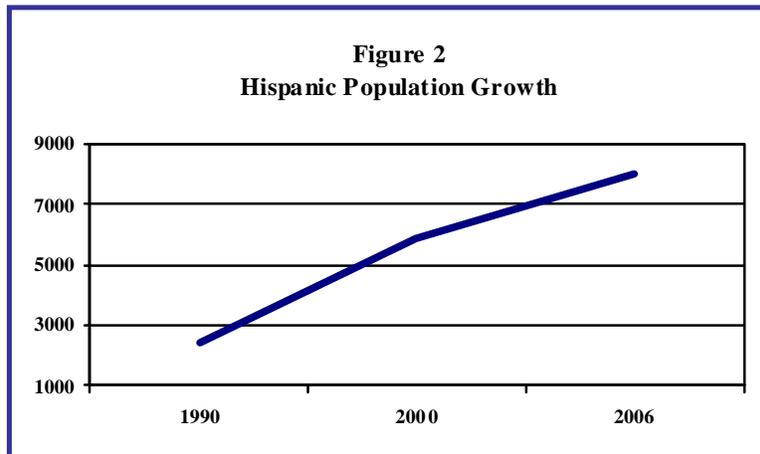
Race	Location			
	Medford	County	State	US
White alone	90%	92%	87%	75%
Black or African-American alone	1%	0%	2%	12%
American Indian or Alaska Native alone	1%	1%	1%	1%
Asian or Pacific Islander alone	1%	1%	3%	4%
Other race alone	4%	3%	4%	6%
Two or more races	3%	3%	3%	2%
Ethnicity				
Hispanic (of any race)	9%	7%	8%	13%

Source: US Census

When looking at Medford’s ethnicity, 9.2 percent of the population was Hispanic in 2000, an increase of 3,454 people from 1990. It is estimated that Medford added more than 2,000 Hispanic persons between 2000 and 2006 (see Figure 2).

<sup>2</sup> NAHB Housing Facts, Figures, Trends, 2003.

# BACKGROUND INFORMATION



## HOUSEHOLDS

The total number of households in Medford increased by 33 percent between 1990 and 2000, compared to a 35 percent increase in the total population during the same period. In 2006, according to the American Community survey, total households reached 29,446. Family households comprised two-thirds of the total households in 2000 (see Figure 3), which was a slight decline since 1990. Comparing Medford with the county, state and the nation, the split between family and non-family households was about the same in each location – one-third non-family households and two-thirds family.

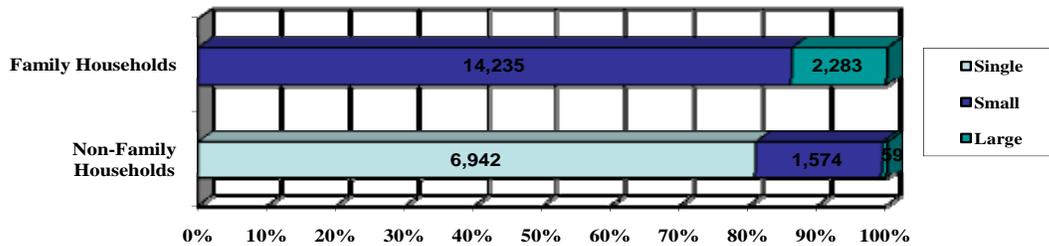
**Table 4**  
**Medford Households 1990 and 2000**

Type of Household	1990		2000	
	Number	%	Number	%
Non-family households	6,228	33%	8,575	34%
Single	5,054	27%	6,942	28%
(Elderly Single)	(2,308)	(12%)	(3,158)	(13%)
Small (2-4 people)	1,135	6%	1,574	6%
Large (5+ people)	39	<1%	59	<1%
Family households	12,639	67%	16,518	66%
Small (2-4 people)	11,157	59%	14,235	57%
Large (5+ people)	1,482	8%	2,283	9%
Total households	18,867	100%	25,093	100%
Average household size	2.44		2.47	

Source: US Census

# BACKGROUND INFORMATION

Figure 3  
Medford Households



Household size increased slightly from 2.44 in 1990 to 2.47 in 2000. Again in 2006, household size grew to 2.50 according to the American Community Survey (see Table 5). The average household size in the United States in 2000 was 3.14 persons per household. Even with the modest increase in average household size in Medford between 1990 and 2000, it was still substantially lower than the US average, the state (3.02 persons per household) and the county (2.95).

Table 5  
Medford Household Size 1990, 2000 and 2006

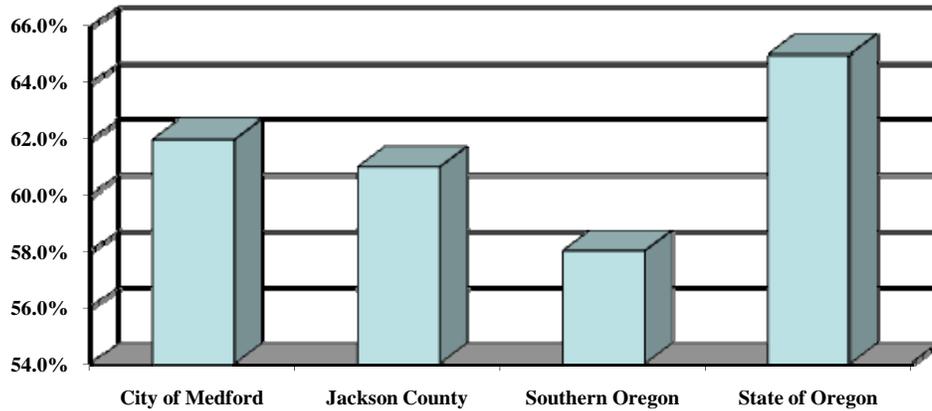
	1990	2000	2006
Average household size	2.44	2.47	2.50
Owner-occupied units	2.62	2.52	2.67
Renter-occupied units	2.33	2.39	2.30

## ECONOMICS AND EMPLOYMENT

According to the 2000 U.S. Census, rates of labor force participation are slightly lower locally than statewide. In Medford, 62 percent of residents 16 years and older are participating in the labor force. Jackson County and the region of Southern Oregon have rates of 61 percent and 58 percent respectively. The State carries a higher rate of 65 percent of the total population participating in the labor force (see Figure 4).

# BACKGROUND INFORMATION

**Figure 4**  
**Labor Force Participation Rates (2000)**

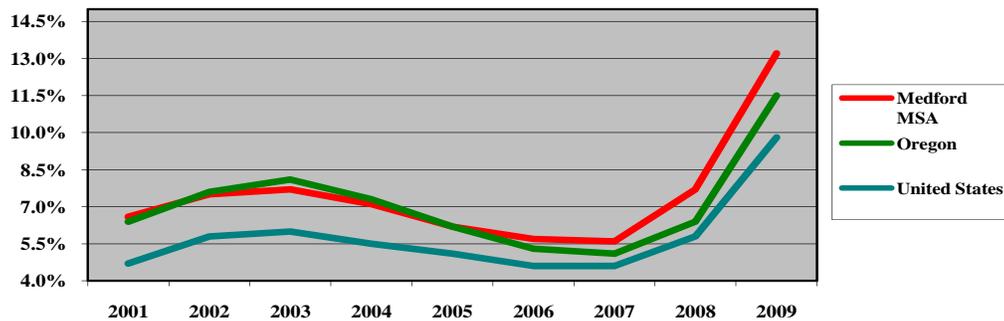


The service and retail trade industries have out paced the historical strong industries of manufacturing, agriculture and timber. More specifically, higher-paying manufacturing jobs have declined overall, comprising just 11 percent of total employment in Jackson County (timber now comprises less than half that).

## Unemployment

Recent estimates provided by the Oregon Employment Department set the unemployment rate between 13 to 13.5 percent in 2009. This is dramatically higher than the National average of 9.8 percent and the state average of 11.5 percent (see Figure 5). This sudden upswing in unemployment is a direct result of the national economic recession.

**Figure 5**  
**Annual Unemployment Rates**



Between 2000 and 2008, the unemployment rate in Medford was higher in each biennial period than the state, and slightly lower than the unemployment rate in the county.

# BACKGROUND INFORMATION

**Table 6**  
**Unemployment Rates, 2000-2008 (Biennial)**

Location	Year				
	2000	2002	2004	2006	2008
Medford	5.0	6.8	7.1	5.7	7.7
State	4.9	7.5	7.3	5.3	6.4

Source: Bureau of Labor Statistics.

## INCOME

From 1990 to 2000, Medford median household income rose by 42 percent (compared to 45 percent in the county and 50 percent in the state.) Both Medford and Jackson County's median household income were substantially lower than the state and national median income in 2000 and 2006. While income measures shown in Table 7 below for Medford exceeded those in the county, all measures were below those in the State of Oregon.

**Table 7**  
**Household and Family Income, 2006**

Income Measure	Medford	County	State
Median household income	\$41,029	\$40,606	\$46,230
Per capita income	\$22,506	\$22,546	\$24,418
Median family income	\$47,530	\$47,417	\$55,923
Persons below poverty level	11.3%	11.9%	13.3%
Children below poverty level	36.5%	28.3%	29.3%

Source: US Census.

Median family income in Medford in 1999 was higher than median household income, which is generally the case. There are fewer families than households, many including more than one wage earner. (Households include single individuals living alone.)

According to the 2000 Census, 14 percent of Medford's population was living in poverty in 1999, compared to 13 percent in Jackson County, and 12 percent in the state. In 2006, the American Community Survey reported 10.1 percent of all families in Medford were living in poverty. More critically, the survey found that an estimated 36.5 percent of all children in Medford are living in below-poverty conditions.

Households composed of female householders (and no husband present) were most likely to live in poverty: 42 percent of those households with children under 18, and 64 percent of those households with children under the age of 5. Both categories of female householders were considerably above the state and national averages. The percent of the population in Medford living in poverty was higher, for most population groups, than the county and the state.

# BACKGROUND INFORMATION

**Table 8**  
**Percent of Population Living in Poverty, 1999**

Population Group	Medford	County	State	US
Individuals	14%	13%	12%	12%
Individuals 18 or older	12%	11%	11%	11%
Individuals 65 and older	7%	7%	8%	10%
Families	10%	9%	8%	9%
Families with children <18	17%	15%	12%	14%
Families with children <5	26%	20%	17%	17%
Females alone with children <18	42%	37%	33%	34%
Females alone with children <5	64%	56%	47%	46%

Source: US Census.

## HOUSING

The number of housing units grew by 34 percent to 26,310 between 1990 and 2000, similar to the overall population increase of 35 percent in the same period. As of 2006, it was estimated that the City of Medford contained a total of 31,205 housing units. This spike of nearly 5,000 units (15.7 percent) between 2000 and 2006 is due largely to the housing boom during the early and mid-part of the decade. The peak of the construction was in 2003 when 1,080 permits were issued (see Table 9).

From 2000 to 2006 a slight shift in owner occupied units occurred as it dipped from 57 percent in 2000 to 55 percent in 2006. The market share of single-family units remained the same from 2000 to approximately 66 percent. Conversely the percentage of multifamily units was unchanged at 32 percent when compared to 2000. The greatest net gain in number of units between 1990 and 2006 belongs to single-family with 6,664, while manufactured units had the largest percentage increase of 78 percent (555 new units between 1990 and 2006).

**Table 9**  
**Medford Housing Units 2000 and 2006**

Type of Unit	2000		2006		Change 2000-2006
	Number	%	Number	%	
Single family	16,790	64%	19,816	64%	15.5%
Multifamily	8,505	32%	10,126	32%	16%
Manufactured units	1,015	4%	1,263	4%	20%
Total	26,310	100%	31,205	100%	15.7%

Source: US Census.

When compared to Jackson County and the State of Oregon, slightly less of the housing in Medford is single-family (64 percent in Medford compared to 66 percent in both the County and State). At the same

# BACKGROUND INFORMATION

time, there is a greater share of multifamily housing and a substantially lower percentage of mobile homes in Medford.

## PLANNED DEVELOPMENT

The City of Medford has been annexing properties out to the Urban Growth Boundaries in recent years, along with “islands” of unincorporated properties inside City boundaries. No large annexations – which could affect housing or population in a significant manner – are anticipated in the near future.

The undeveloped land available within the Urban Growth Boundaries is, for the most part, held in large tracts by builders, developers or private owners. Development will increase single-family housing units, but this will be primarily at the high end. There is little or no undeveloped land available for the production of housing affordable to lower-income households.

## TENURE

In 2000, 57 percent of the occupied housing in Medford was owner-occupied. In 2006, the number of owner-occupied units dropped to 55 percent. This level is far below those seen in Jackson County (64 percent) and the State of Oregon (65 percent owner-occupied).

**Table 10**  
**Medford Housing Tenure, 1980 - 2006**

Year	Renter-Occupied		Owner-Occupied		Total
	Number	%	Number	%	
1980	6,499	42%	9,060	58%	15,559
1990	8,160	43%	10,707	57%	18,867
2000	10,721	43%	14,372	57%	25,093
2006	13,295	45%	16,151	55%	29,546

*Source: US Census.*

Tenure varies in Medford by type of unit, type of household, household income, and other factors. For example, multifamily housing is usually built for the rental market, so substantially more multifamily than single-family units are renter-occupied. More single-family (detached and attached) units are owner-occupied – 77 percent of occupied single-family units in Medford in 2000 were owner-occupied and 23 percent were renter-occupied.

More family households live in houses they own or are buying. More single individuals rent, except for the elderly, as is shown below in Table 11.

# BACKGROUND INFORMATION

**Table 11**  
**Tenure by Household Type, Medford 2000**

Type Household	Living in units they:	
	Owned	Rented
All households	57%	43%
Family households	65%	35%
Non-family households	43%	57%
Single individuals	45%	55%
Elderly (65+) singles	55%	45%
Average household size	2.52	2.39

*Source: US Census.*

Tenure also varied in 2000 by race and ethnicity of the householder. As seen in Table 18, 57 percent of all households owned the house in which they were living at the time of the 2000 census. Owner-occupancy was higher for white householders (59 percents lived in housing they owned or were buying) than non-white householders (38 percent lived in housing they owned or were buying). Owner-occupancy also varied by ethnicity – just 34 percent of Hispanic householders owned the home in which they were living in 2000.

There was also quite a disparity in income, which contributes substantially to the ability to purchase a home. The median household income of households headed by a white (alone) householder in 1999 was \$37,175, compared to just \$28,542 for a household headed by an African-American/Black (alone) householder, \$26,477 for a household headed by an American Indian/Alaska Native (alone) householder, and \$29,358 for a household headed by an Hispanic householder (could be of any race). The median household income for a household headed by an Asian householder was nearer the overall median at \$35,357.

## HOUSING COSTS

As of the 2000 census, the median value of all owner-occupied housing in Medford was \$132,400 – lower than the median value in Jackson County and Oregon State. As of 2009 estimates, Medford home prices have a median value of approximately \$189,000 with Jackson County slightly higher at \$191,500 and Oregon at approximately \$225,000.

The median values and the corresponding estimated monthly owner costs are shown below in Table 12.

**Table 12**  
**Estimated Housing Costs, 2009**

Type of Cost	Medford	County	State
Median value owner-occupied	\$189,000	\$191,500	\$225,000
Median monthly owner costs			
PITI	\$1,035	\$1,050	\$1,232

*Source: Zillow.com and Jackson County Assessor's Office. Owner costs assume a fixed 5.5% interest rate on 96.5% LTV and fixed taxes and insurance.*

# BACKGROUND INFORMATION

Housing costs have dropped dramatically since the housing boom peaked during 2005 and 2006. Over the last two to three years prices have declined to levels not seen since earlier in the decade. From 2006, Medford has seen home values depreciate more than a 30 percent from their peak value of approximately \$275,000. Persons with Disabilities

The 2000 census found the City of Medford rental vacancy rate to be 4.9 percent. As of 2007, the Medford vacancy rate dropped to 2.7 percent, far below the county and state rates of 6.5 percent and 8.6 percent, respectfully.

The current low vacancy rates underscore the need to consider affordable rental opportunities in housing planning. The 2002 Housing Study for Downtown Medford emphasized that there were no new or newer market-rate apartment buildings in the downtown core. There are some subsidized apartments, but tenancy is restricted to households with incomes at or below 60 percent of median income. The average monthly rent in Medford in 2007 for a two-bedroom apartment was \$752. This is a 24 percent increase from the 2000 average monthly rent of \$605 for the same type of unit.

The following table shows the relationship between modest housing costs (Fair Market Rents set by HUD based on actual area housing costs) and the income required to afford that housing in the Medford-Ashland area. These estimates are prepared annually by the National Low Income Housing Coalition (NLIHC).

**Table 13**  
**Housing Costs and Income, Medford-Ashland Area**

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)*	\$499	\$593	\$745	\$1,084	\$1,127
Income needed to afford	\$19,960	\$23,720	\$29,800	\$43,360	\$45,080
Hourly wage required to afford (working 40 hours/week)	\$9.60	\$11.40	\$14.32	\$22.28	\$21.67
Hours per week at minimum wage (\$8.40) in Oregon)	46	55	69	100	104

\*HUD 2009 FMR.

Source: National Low Income Housing Coalition.

With minimum wage at \$8.40 an hour, a single person household would have to work 55 hours a week to afford a one-bedroom apartment. If a single-parent household needed to rent a two-bedroom unit, they would have to work nearly 70 hours a week to afford an adequate unit. Even two members in a household working full-time at minimum wage would barely be able to afford the cost of the two-bedroom unit.

# FAIR HOUSING COMPLAINTS

The Department of Housing and Urban Development has the responsibility to enforce the Fair Housing Act. Complaints that are filed may be investigated directly by HUD or may be investigated and processed by the Fair Housing Council of Oregon which receives reimbursement from HUD under the Fair Housing Assistance Program. The Oregon Bureau of Labor and Industries has separate jurisdiction over claims of discrimination covered under state law, but not covered under federal law.

The Fair Housing Council of Oregon is a private fair housing organization which receives funding under the Fair Housing Initiatives Program (FHIP) to provide education at the local level to the housing industry and potential victims of housing discrimination. They may also be funded to provide testing, to substantiate claims of discrimination.

## NATIONAL TRENDS

The 2009 Fair Housing Trends Report prepared by the National Fair Housing Alliance was based on the analysis of 30,758 fair housing claims and complaints in 2008 reported by member agencies, HUD, the Department of Justice and state and local government agencies. These 30,000 complaints represent just a fraction of the total fair housing violations that occur annually.

A breakdown of the percentage of claims by protected class can be seen in Table 14 below.

**Table 14**  
**Percentage of claims per protected class**

Discrimination by Protected Class				
Basis	NFHA Members	HUD	FHAP	DOJ
Race	18.5%	31%	36%	39%
Disability	31.3%	49%	43%	36%
Family Status	17.5%	17%	16%	21%
National Origin	9.5%	9%	14%	6%
Sex	3.9%	9%	11%	9%
Religion	1.5%	2%	3%	6%
Color	0.6%	1%	3%	n/a
Other*	17.1%	4%	6%	n/a

\* The "other" category for NFHA complaints represents complaints arising from categories protected at the state or local level including sexual orientation, source of income, marital status, medical condition, age, or student status. The "other" category for HUD and FHAP complaints represents complaints of retaliation. HUD, FHAP, and DOJ data are for Fiscal Year 2008. Totals may exceed 100 percent, because a single complaint may have multiple bases. Other than NFHA's data, percentages are rounded to the nearest whole number.

Disability was the most protected class discriminated against throughout 2008. On average, disability represents nearly 40 percent of all complaints filed in 2008. This was followed by race at 31 percent and family status at 18 percent of the claims. Disability complaints focused heavily on rental housing from which 24,350 of the year's total originated from. More specifically, private fair housing groups reported 16,041 complaints of housing discrimination in the rental market, a significant jump from 12,606 in 2007; FHAP agencies reported 6,592 and HUD reported 1,717 complaints. One explanation for the rise in rental market complaints is the current foreclosure crisis. Many families and individuals were evicted

# FAIR HOUSING COMPLAINTS

from when the owner defaulted on the mortgage—even if the families were current in their rent payments. Other families lost their homes to foreclosure and went on to experience discrimination in the rental market because of their race, national origin or because they have children or a family member with a disability. Data indicate that these groups filed the most complaints.

HUD processed 2,123 complaints, a 13 percent decline from last year's figure, while state and local agencies (FHAPs) processed 8,429, an eight percent increase from last year.

**Table 15**  
**Annual HUD Fair Housing Complaints**

HUD Administrative Complaints	
1990	4286
1991	5836
1992	6578
1993	6214
1994	5006
1995	3134
1996	2054
1997	1808
1998	1973
1999	2198
2000	1988
2001	1902
2002	2511
2003	2745
2004	2817
2005	2227
2006	2830
2007	2449
2008	2123

## COMPLAINTS IN MEDFORD

Between January 1, 2005 and October 31, 2009, there were eight complaints filed with the Department of Housing and Urban Development pertaining to Medford. The most frequent basis (five of the eight cases) was disability. Generally more than one issue was involved in each of the cases. The issues included failure to make reasonable accommodations, discriminatory refusal to rent and discrimination in terms,

# FAIR HOUSING COMPLAINTS

conditions, privileges relating to rental or services and facilities. Three of the five cases were closed with a no cause determination and the other two were closed with conciliation or successful settlement.

Nationality and other origin were the basis of the other three complaints and the issue for all three was discrimination in terms, conditions, privileges relating to rental. All three cases were closed with a no cause determination.

The Fair Housing Council of Oregon received 229 hotline inquiry calls between January 2005 and October 2009.



# IMPEDIMENTS TO FAIR HOUSING

Impediments to fair housing are defined as:<sup>3</sup>

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice.
- Any actions, omissions, or decisions that have this effect.

Impediments to fair housing choice include actions that:

- Constitute violations, or potential violations, of the Fair Housing Act.
- Are counterproductive to fair housing choice, such as:
  - Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas.
  - Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.

## HOUSING RENTALS

Most of the complaints filed with HUD, mentioned in the previous section, concerned rental properties and transactions. The number of complaints filed is an indication of potential discriminatory practices in rentals. It can also mean that the consumer is more aware of avenues available in case of discrimination. An active consumer outreach and education campaign, such as that in the last few years in Medford, could result in increased complaints filed. This analysis found eight complaints filed with HUD over nearly five years. Compared to the 2004 AI, HUD complaints are similar in number and basis, with disability in rental housing being the leading scenario.

There are several agencies advocating for the tenant awareness and assistance in addressing and reducing discrimination. Many are active in consumer education. However, several respondents interviewed for this analysis felt that many minority tenants were vulnerable to rental discrimination. The typically low vacancy rates in Medford can be a disincentive to filing a complaint or even raising an issue about health and safety concerns in a rental unit. Some Hispanic renters may be reluctant to speak up for fear of retaliation, including eviction, or because of fear of legal recriminations.

The Southern Oregon Rental Owners Association includes fair housing information as part of its regular education sessions. Currently the association has more than 500 members representing over 17,000 rental units in Jackson and Josephine County. The Fair Housing Council of Oregon has conducted training for landlords and service providers in Medford and Jackson County, with a recent focus on immigrants, people with disabilities and families with children. Outreach to landlords has been fairly aggressive, using the tax assessment records to notify landlords. The Council felt that attendance was good. The Council also conducted a statewide teleconference on reasonable accommodations and has made marketing and educational materials available.

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<sup>3</sup> U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide, Volume 1*.

# IMPEDIMENTS TO FAIR HOUSING

## TESTING

Evidence of discrimination and impediments can be obtained from testing results. The Fair Housing Council of Oregon has not completed audit testing in Medford. The Council has, however, tested as part of complaint investigations (as noted in one case above under complaints). National studies indicate that most cases of discrimination are not reported. Testing in the case of suspected discriminatory practices is one way to examine the extent of discrimination in a community. The Fair Housing Council of Oregon has limited funding for testing in the case of enforcement but does have; funding for audit testing is infrequently available. However, council staff has the expertise to conduct trainings in communities so that those communities are able to perform testing on their own. City of Medford representatives have been recently trained in testing by the Fair Housing Council of Oregon.

## ADVERTISING

The Fair Housing Act makes it illegal to advertise any preference, limitation, or otherwise encourage discrimination because of race, color, religion, sex, national origin, handicap, or familial status. Most newspapers will publish a statement to that effect, and perhaps include the HUD Equal Housing Opportunity logo along with information on where to phone to complain of discrimination. These inform the public that discriminatory advertising is illegal, that the newspaper screens ads with obviously discriminatory statements, and provides an avenue for victims of discrimination.

## HOUSING SALES AND FINANCING

### HOME MORTGAGE DISCLOSURE ACT (HMDA)

The Federal Financial Institutions Examination Council (FFIEC) prepares and distributes aggregate reports on behalf of the Federal Deposit Insurance Corporation, Federal Reserve Board, National Credit Union Administration, Office of the Comptroller of the Currency, and Office of Thrift Supervision, and the Department of Housing and Urban Development. The HMDA data cover home purchases and home improvement loans and includes information on race and ethnicity and income of applicants which allows an analysis of lending nationally and at the local level. In January 2003, lenders were required to obtain data on race, ethnicity and gender from phone applicants. That requirement and the resulting data have reduced the amount of missing information and increased reliability of findings.

Table 16 shows the applications that resulted in loan originations and the percent denied by type of institution and race/ethnicity of the applicant. These were aggregated by MSA by FFIEC and include data from 90 financial institutions with a home or branch office in the MSA and 157 financial institutions that do not have a home or branch office in the MSA. These numbers are a sharp decline from the 152 local institutions and more than 200 non-local institutions captured in the 2003 HMDA data that was utilized in the previous AI. This drop of more than 30 percent of active lending institutions is a result of a struggling housing market, lagging economic recession and the failing of multiple financial institutions.

Similar to the 2003 HMDA data results presented in the previous AI, the most popular loan applications in 2008 were for refinancing loans on 1-4 unit residential dwellings. The quantity of refinancing applications out numbered conventional, FHA, VA, and FSA/RHS purchase loans more than two-to-one. However, purchase loans saw an increase in market share of more than 15 percent. As more homeowners began to experience a loss in equity and even being upside down on the mortgage, fewer homeowners had the ability to refinance their loan.

When looking at all loan applications, the overall total submitted in 2008 compared to 2003 dropped by nearly 60 percent. This is a result of the turmoil in the housing industry, the severely tightened underwriting requirements and the lagging economy. Across all loan types, Hispanics and other minority groups experienced

# IMPEDIMENTS TO FAIR HOUSING

a lower percentage of submitted applications that resulted in loan originations. Directly related, these population groups experienced a higher percentage of application denials than white applicants. Loan denials are based on multiple factors including credit history, income, debt-to-income ratios and others. The figures presented in Table 16 reflect the loan origination and application denial rates by race and/or ethnicity of the applicants.

**Table 16**  
**2008 Home Mortgage Disclosure Act (HMDA) Aggregate Report**  
**Disposition by Race/Ethnicity of Applicant**

Race/Ethnicity of Applicant	FHA,VA, FSA/RHS			Conventional			Refinance		
	Total Apps	% Orig.	% Denied	Total Apps	% Orig.	% Denied	Total Apps	% Orig.	% Denied
White	749	69%	13%	1616	60%	18%	4718	44%	31%
Hispanic	52	58%	29%	76	46%	29%	319	27%	46%
Joint (White/minority)	26	27%	12%	30	60%	17%	89	36%	36%
Other minority	13	46%	31%	31	55%	10%	125	35%	46%
Race not available	49	53%	10%	161	55%	19%	668	34%	36%
<b>TOTAL</b>	<b>889</b>			<b>1914</b>			<b>5919</b>		

Table 17 aggregates the data by income of the applicant household. Only applications submitted by Hispanics and whites are shown in the table because of the low numbers reported in other categories broken down by income. When income is factored in, disparities still exist in most income ranges in loans originated and denied between Hispanics and whites. However, the number of loan applications made by those who were Hispanic alone (not part of a joint Hispanic/white couple) was very small in comparison to the number of applications made by white applicants.

**Table 17**  
**2008 Home Mortgage Disclosure Act (HMDA) Aggregate Report**  
**Disposition by Income and Race/Ethnicity**

Income and Race/Ethnicity of Applicant	FHA,VA, FSA/RHS			Conventional			Refinance		
	Total Apps	% Orig.	% Denied	Total Apps	% Orig.	% Denied	Total Apps	% Orig.	% Denied
< 80% of MSA median									
White	128	59%	23%	323	49%	28%	821	41%	40%
Hispanic	15	40%	60%	26	38%	42%	97	22%	56%
80-120% of MSA median									
White	292	69%	13%	349	59%	19%	1166	42%	32%
Hispanic	23	61%	26%	16	56%	31%	109	28%	39%
> 120% of MSA median									
White	319	73%	9%	933	65%	14%	2622	46%	27%
Hispanic	12	75%	0%	33	48%	18%	106	30%	44%
<b>TOTAL</b>	<b>789</b>			<b>1680</b>			<b>4921</b>		

# IMPEDIMENTS TO FAIR HOUSING

There are many factors considered in processing loans, such as employment and credit history and debt to income ratios. These factors are not taken into account in the tables above. However, these data suggest that there is continued opportunity to work with lenders, consumers, and consumer advocates about discrimination in lending and about reducing disparities that might be found. A number of programs and advocates in Medford are also working with households to repair poor credit history and supplement funds for down payments.

Table 18 examines the same set of data on loan applications on the basis of gender of the applicant. The percentages of loans originated and those denied to male (alone) and female (alone) applicants were roughly comparable – female applicants had a similar percentage of loans originated, but six percent fewer loans denied than male applicants. Applications made by couples saw a slightly higher percentage of originations and similar denial rates experienced by male applicants.

**Table 18**  
**2008 Home Mortgage Disclosure Act (HMDA) Aggregate Report**  
**Disposition by Gender**

Disposition by Gender of Applicant	FHA,VA, FSA/RHS			Conventional			Refinance		
	Total Apps	% Orig.	% Denied	Total Apps	% Orig.	% Denied	Total Apps	% Orig	% Denied
Male	252	66%	15%	492	53%	21%	1376	41%	40%
Female	273	66%	9%	396	56%	22%	1090	41%	35%
Joint (male/female)	468	68%	14%	921	64%	16%	3047	46%	29%
<b>TOTAL</b>	<b>993</b>			<b>1809</b>			<b>5513</b>		

HMDA data is useful in identifying possible discrepancies in loans and institutional practices. Review of the 2008 Home Mortgage Disclosure Act (HMDA) aggregate reports for the Medford MSA does demonstrate that Hispanic and other minority applicants are relatively less successful than white applicants at obtaining certain types of mortgage financing. Like the data utilized in the 2004 Analysis of Impediments to Fair Housing Choice, the information did not provide enough data to determine if this was due to a consistent pattern of racial discrimination or if there are other factors affecting decisions. Lenders consider many factors in rating loans, such as debt to income ratio, employment history, credit history, collateral and cash on hand. Additional research is required to determine the real cause of differences observed in the tables above. Furthermore, these results support the City's efforts in providing continuous education on fair housing issues within the community and amongst industry professionals.

## PREDATORY LENDING

The total number of lenders generating mortgage loans within the Medford MSA in 2008 dropped by more than 30 percent since 2003. Loans themselves have become more difficult to obtain as a result of tighter underwriting guidelines imposed by the mortgage banking institutions. As a result, the sub-prime and other alternate forms of financing that allowed an increased number of lower-income, minority, elderly and other sub-populations to obtain mortgage financing are no longer available. This in itself reduced the level of predatory lending being exercised not only within Medford, Oregon, but across the country as a whole.

As the HMDA tables show, the number of refinance loans outnumbered the issuance of new loans. However, the percentage of purchase loans did see an increase when compared to 2003 HMDA reports.

# IMPEDIMENTS TO FAIR HOUSING

All aggregate reports showed an increase in denials in refinancing due to the reduction in home equity seen by homeowners. Furthermore, refinancing options themselves have been reduced due to the turn in the housing market and increased homeowners losing equity or finding themselves owing more on the property than the home is worth.

## COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods<sup>4</sup>. The CRA requires supervisory agencies to assess performance periodically. The four federal bank supervisory agencies are: the Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), Office of Thrift Supervision (OTS), and Federal Deposit Insurance Corporation (FDIC). Performance is evaluated in terms of the institution (capacity, constraints and business strategies), the community (demographic and economic data, lending, investment, and service opportunities), and competitors and peers. Ratings assigned are: outstanding, satisfactory, needs to improve, and substantial noncompliance.

The following ratings pertain to banks in Medford. All of the institutions and examinations have resulted in satisfactory ratings.

**Table 19**  
**FFIEC Interagency CRA Ratings 2009**

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating
1	32975	FDIC	02/01/1992	Bank of Southern Oregon	Medford	OR	Satisfactory
2	32975	FDIC	01/01/1994	Bank of Southern Oregon	Medford	OR	Satisfactory
3	32975	FDIC	10/01/1996	Bank of Southern Oregon	Medford	OR	Satisfactory
4	32975	FDIC	06/01/1999	Bank of Southern Oregon	Medford	OR	Satisfactory
5	1371	OTS	10/22/1990	Jackson County Federal Bank, A FSB	Medford	OR	Satisfactory
6	1371	OTS	12/16/1992	Jackson County Federal Bank, A FSB	Medford	OR	Satisfactory
7	34685	FDIC	09/01/2000	Peoples Bank of Commerce	Medford	OR	Satisfactory
8	34685	FDIC	03/01/2005	Peoples Bank of Commerce	Medford	OR	Satisfactory
9	32975	FDIC	04/01/2004	Premier West Bank	Medford	OR	Satisfactory
10	32975	FDIC	05/01/2007	Premier West Bank	Medford	OR	Satisfactory

## BROKERAGE SERVICES

Real estate brokers are a key contact for potential home buyers. The broker is in a position to influence choice of location and type of housing as well as providing information about financing options. National studies (HUD 2000 Housing Discrimination Study) indicate that minority customers are given full information about housing options less frequently than white customers. Hispanic home seekers, for example, experience this type of discrimination at least 25% of the time.

<sup>4</sup> This discussion and ratings were taken from the Federal Financial Institutions Examination Council web site ([www.ffiec.gov](http://www.ffiec.gov)).

# IMPEDIMENTS TO FAIR HOUSING

## PUBLIC POLICIES AND ADMINISTRATIVE ACTIONS

Two primary documents provide a vision and guidance to the community in matters of housing and community development. The City of Medford in the 21st Century – Vision Strategic Plan includes the following Council housing vision: “Medford has an abundant variety of attractive, safe, clean housing choice that suit a range of lifestyles, ages and income levels without discrimination.”

The Housing Element of the City of Medford Comprehensive Plan establishes the framework of goals and policies for decisions and action steps related to land use. Three of the broad goals pertaining to housing touch on support of fair housing:

- To provide equal opportunity for safe, decent sanitary, and affordable housing for residents of the City of Medford, regardless of age, race, color, religion, mental or physical disability, sex, sexual orientation, marital or family status, or national origin, in conformance with the federal Fair Housing Act of 1968 and the Americans with Disabilities Act of 1990.
- To ensure opportunity for the provision of adequate housing units in a quality living environment, at types and densities that are commensurate with the financial capabilities of all present and future residents of the City of Medford.
- To ensure opportunity for the provision of Medford’s fair share of the region’s needed housing types, and prices, with sufficient buildable land in the city to accommodate the need.

The Fair Housing Act does not pre-empt local land use and zoning laws. Where a zoning exclusion disproportionately affects protected classes, including persons with disabilities, it can be an impediment. The 1996 Analysis of Impediments indicated a concern about siting of group homes. Interviews conducted for this report did not find respondents voicing concern for this issue. Recent construction of housing for farm labor did not find community opposition. Additional housing for persons with disabilities, including assisted facilities, has been successfully sited.

Lack of affordable housing is a growing problem in Medford, as it is in other built-out communities. There is little land available for new development in Medford. Vacant lots are at a premium. The City of Medford can encourage and permit infill, accessory units, manufactured homes, and other strategies to increase affordable housing. Inclusionary zoning, which has been used to advantage in other states, is illegal in the State of Oregon. The City and housing partners are looking for additional strategies to encourage development of affordable housing within reach of jobs and services in Medford.

# CURRENT FAIR HOUSING ACTIONS

## IMPROVED CONSUMER AWARENESS

The 2004 Analysis of Impediments found limited evidence of housing discrimination in Medford. This may be partially due to the relatively small population of persons of protected classes, including racial minorities in Medford, or to a lack of awareness about fair housing laws and rights. To increase awareness:

- The City of Medford continues to advertise fair housing laws and the names of agencies to contact to report violations through posters and brochures.
- City staff obtained brochures and posters from the Fair Housing Council of Oregon. Brochures are available at the Planning Department front counter and at other locations are widely distributed. Posters identifying contact information related to allegations of housing discrimination are displayed in City Hall.
- A public information display board depicting the history of housing discrimination in Oregon was displayed in a public location for two weeks during the summer.
- Fair housing issues are the focus of a one-half hour television show.
- The Consumer Credit Counseling Service of Southern Oregon offers counseling to its clientele on fair housing issues. Counselors review with clients the protections various laws and regulations provide the consumer. This includes Fair Debt Collections Practices Act, Fair Credit billing, Fair Credit Reporting, and Fair Lending. They also counsel clients and present educational opportunities in the area of predatory lending.
- City supports a fair housing education and outreach program. The City of Medford has Fair Housing Posters posted throughout City Hall and has Fair Housing brochures in all of the City's brochure racks as well as in the Jackson County Library's racks. Staff put together an ad on fair housing in Spanish and English that has been published in the citywide newsletter that is distributed to 22,000 households. The ad was also published in the Medford Mail Tribune.
- City supports the activities of the Fair Housing Council of Oregon. The City has been working closely with the FHCO to offer educational workshops and to provide information to the public about housing discrimination and fairness issues.

Active investigation of impediments to fair housing and instances of discrimination

- City of Medford, in partnership with ACCESS, Inc. and the Fair housing Council of Oregon will conduct testing for discrimination within the City.

## LEGAL ASSISTANCE TO LOW-INCOME HOUSEHOLDS

The City provides funding to the Center for Non-profit Legal Services to provide legal services to low-income residents. These services include assistance on the landlord-tenant law and legal services to households alleging fair housing law violations. The Fair Housing Council of Oregon and the Center for Nonprofit Legal Services will continue to monitor the City for fair housing law violations.

## STAFF, PROVIDER AND AGENCY TRAINING

- The CDBG Coordinator attended a training workshop on Fair Housing Law.

# CURRENT FAIR HOUSING ACTIONS

- A training workshop on fair housing issues has been offered to social service agencies to increase their awareness of fair housing issues.
- City staff attends training workshops and conferences on Fair Housing. They also participate in the annual Fair Housing Council conference.

## RESPONSIVENESS TO COMMUNITY FAIR HOUSING NEEDS OF AT-RISK POPULATIONS

- City of Medford has a Multicultural Commission, which looks at the makeup of the City's boards and commissions and its employees and works to develop strategies to ensure the inclusion of persons of protected classes.

## IMPROVEMENT OF NEIGHBORHOOD CONDITIONS

City funds were allocated for a Code Compliance Coordinator to fund program costs related to the education, awareness and enforcement of municipal codes in CDB-eligible areas in which at least 51 percent of the residents of the area are low/moderate income persons. The City also supports and works with neighborhood associations in areas with highest minority and low/moderate income populations.

## COORDINATION OF INFORMATION AND SERVICES

- Designated by the State of Oregon, the Southern Oregon Regional Housing Resource Center (a partnership between Jackson County, ACCESS, Inc., the Housing Authority of Jackson County) provides a central housing clearinghouse for information on and access to housing resources in the county.
- City staff serves on and supports several important collaborations including the Jackson County Community Service Consortium (partnership of government, housing providers, and human service providers), the Homeless Task Force, and the Hispanic Interagency Committee – for the Spanish speaking community. The West Medford Family Resource Service Center is one of three integrated service sites in the County.

## READINESS OF LOW-INCOME HOME BUYERS

ACCESS, Inc. and Consumer Credit Counseling Services of Southern Oregon, together with local lenders, realtors and other housing related professionals, conduct homeowner education classes – the ABCs of Home Buying. The curriculum was developed by the Homeowner Education Collaborative of Oregon as a means of standardizing education classes statewide. It is designed for use in community programs that encourage collaboration among education providers, community partners, and stakeholders in the home-buying education classes, thereby increasing the number of first-time and low-and-moderate income homebuyers. Classes are conducted in both English and Spanish.

## INCREASED OPPORTUNITIES FOR ACCESS TO AFFORDABLE HOUSING

- The City of Medford allows creation of accessory dwelling units in single-family residential zones to encourage in-fill and provide opportunities for affordable housing in existing neighborhoods.
- The City of Medford established a City Housing and Community Development Commission to determine ways the City can increase affordable housing.

# CURRENT FAIR HOUSING ACTIONS

- The City also continues to fund non-profit housing agencies in their efforts to develop more affordable housing for low-income persons and for persons with special needs.
- The City continues to support the inclusion of group homes and residential care facilities in the community. Group homes and assisted care facilities continue to be constructed within the City. Increasing education about these facilities has made a difference in controlling NIMBY reactions. There are many model projects that can be pointed to with pride when an organization is interested in building a new facility.
- The 2010-2014 Consolidated Plan contains a number of strategies to increase the supply of affordable, safe and decent rental and/or homeowner housing for lower income households, such as the following:
  - Provide assistance to acquire land and/or improve infrastructure in support of new affordable housing.
  - Support regional efforts to increase the supply of workforce housing.
  - Support the creation of higher density, mixed income and mixed use housing in the redevelopment of the downtown.
  - Revise city policies and procedures to encourage long-term affordability of housing.
  - Support efforts to make more land available for housing, such as land set asides, land trusts, land aggregation for housing purposes, and the development of an urban reserve.
  - Develop a City Housing Affordability Incentives Policy that encourages developers to provide a percentage of housing developments to low and moderate income households at affordable levels.



# CONCLUSIONS AND RECOMMENDATIONS

The following lists general areas of impediments suggested by the data, by community input and by the previous Analysis of Impediments. The attempt here is to define broad areas of action that will improve housing choice and reduce victimization due to discrimination.

## ANY DISCRIMINATORY PRACTICE IN HOUSING RENTALS IS AN IMPEDIMENT TO FAIR HOUSING

The majority of complaints filed with HUD in the last five years concerned disability, with three on the basis of national origin. The City, along with the Fair Housing Council of Oregon and other housing partners, has conducted training for landlords and tenants. There was, however, a concern in the community that discrimination in rentals is an issue that should continue to be addressed. Persons who are reluctant to report discrimination because of fear of reprisal will benefit from the ongoing efforts to educate them of their rights and support them in taking corrective action.

## ANY DISCRIMINATORY PRACTICE IN LENDING IS AN IMPEDIMENT TO FAIR HOUSING

Review of the Home Mortgage Disclosure Act reports indicated that there was unequal lending on the basis of ethnicity, even within comparable income ranges. While this in itself does not indicate unfair lending, it does point to the need for continued scrutiny and outreach to lenders, brokerage firms and consumers.

## ANY PREDATORY LENDING IS AN IMPEDIMENT TO FAIR HOUSING

An active coalition working to expose and eliminate these practices as well as informing consumers of the dangers will reduce that possibility of victimization resulting from predatory lending.

### RECOMMENDATIONS

The City of Medford and its partners have taken an active role in working toward improving housing choice and eliminating impediments. Some of these recommendations are consistent with those in the previous Analysis of Impediments and others are unique to concerns raised during this investigation.

1. Continue to support fair housing education for consumers, lenders, realtors, landlords, advocacy groups and local service providers.
2. Continue to support activities of the Fair Housing Council of Oregon and other fair housing partners.
3. Continue to support and work with the local HUD Field Office regarding any local fair housing complaints.
4. Continue to monitor activities of lending institutions and investigate the extent of predatory lending in Medford and consider strategies to eliminate the practice.







# ATTACHMENT G – HUD TABLES



# ATTACHMENT G – HUD TABLES

Homeless and Special Needs Populations  
Continuum of Care Housing Gaps Analysis Chart  
Table IA

		Current Inventory in 2010	Under Development in 2010	Unmet Need/Gap
<b>Individuals</b>				
<b>Example</b>	Emergency Shelter	100	40	26
<b>Beds</b>	Emergency Shelter	141	0	135
	Transitional Housing	144	0	356
	Permanent Supportive Housing	172	11	141
	<b>Total</b>	<b>457</b>	<b>11</b>	<b>632</b>
<b>Persons in Families with Children</b>				
<b>Beds</b>	Emergency Shelter	32	0	44
	Transitional Housing	124	0	312
	Permanent Supportive Housing	168	0	241
	<b>Total</b>	<b>324</b>	<b>0</b>	<b>597</b>

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered			Unsheltered	Total
	Emergency	Transitional			
<b>Example:</b>	<b>75 (A)</b>	<b>125 (A)</b>		<b>105 (N)</b>	<b>305</b>
1. Homeless Individuals	142 (N,E)	207 (N)		178 (N)	527
2. Homeless Families with Children	81 (N,E)	244 (N,E)		10 (E)	148
2a. Persons in Homeless Families with Children	195 (N,E)	393 (N)		83(N,E)	671
<b>Total (lines 1 + 2a)</b>	<b>521</b>	<b>844</b>		<b>271</b>	<b>1346</b>
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total	
1. Chronically Homeless	Unknown				
2. Severely Mentally Ill	Unknown		<i>Optional for</i>		
3. Chronic Substance Abuse	20		<i>Unsheltered</i>	50	
4. Veterans	50				
5. Persons with HIV/AIDS	Unknown				
6. Victims of Domestic Violence	15				
7. Youth (Under 18 years of age)	618				
<b>Code: (N)=Enumeration (E) = Estimate</b>					

# ATTACHMENT G – HUD TABLES

## METHODS USED TO COLLECT INFORMATION FOR THE FUNDAMENTAL COMPONENTS OF THE COC SYSTEM HOUSING ACTIVITY CHART, HOUSING GAPS ANALYSIS AND HOMELESS POPULATION/SUBPOPULATIONS CHARTS

### 1. Housing Activity Chart.

(a) Our CoC community's method for conducting an annual update of the emergency, transitional housing and permanent supportive current housing inventory in place and under development contained in the 2009 CoC, competition including the definition our community used for emergency shelter and transitional housing included various planning meetings with the HTF Core Group. A Committee Member was assigned the task of completing the study by taking last year's data, contacting all agencies to verify and update data, and determine whether additional revisions are needed. The data source included all emergency shelters and transitional housing providers in Jackson County. One person was in charge of this assignment and personally contacted each provider through email, telephone, and mail to ensure that everyone would be ready to report the data on the specific day identified. The survey was conducted for a one night point-in-time count each January. This year January 28,2010 was the date the community selected for the 2010 the point-in-time.

**Emergency Shelter:** The Jackson County HTF definition of emergency shelter is any facility with the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

**Transitional Housing:** The Jackson County HTF definition of transitional housing is a facility that promotes and facilitates the movement of homeless individuals and families in the continuum towards permanent housing with a maximum stay of 24 months. This is temporary housing sometimes combined with supportive services that enable homeless individuals and families to live as independently as possible. The supportive services help promote residential stability, increased skill level and/or incomes, and greater self-determination. The services are sometimes provided by the managing agency and in some situations coordinated by the managing agency. This type of housing can be provided in one structure, or several structures on one site or multiple structures at scattered sites.

(b) The Jackson County HTF is currently planning for conducted an inventory for the 2010 CoC competition based upon a one day, point-in-time study in the last week of January 2010. We are currently in the planning stages and the HTF Core Work Group is working together to refine our data collection process. We will form a small committee that will be responsible for compiling the data.

### Housing Gaps Analysis Chart.

It is difficult to accurately count homeless people in general, well enough in rural areas. Whereas in urban areas homelessness is visible and ever present, in rural communities the homeless are hidden. There is not a feasible way to count those individuals and families who are residing in campgrounds, cars, and abandoned buildings, under bridges, on the streets or squatting. Jackson County is very mountainous terrain covering more than 2,700 square miles. However, the HTF does coordinate with the Community Action Agency of Jackson County, ACCESS, Inc., to conduct several local studies to assess the needs of the homeless on an annual basis. These include the Gaps Analysis and the Homeless Survey which are conducted annually, and the One Night Shelter Count which takes place two times a year and is conducted statewide. The Gaps Analysis is a point in time survey of organizations that provide housing and supportive services to the homeless in Jackson County. The HTF Core Work Group mails out the Gaps Analysis chart to Jackson County homeless service providers each spring. The Gaps Analysis questionnaire is mailed along with directions for conducting the count and definitions of the various populations and subpopulations, housing components and supportive services. Then,

# ATTACHMENT G – HUD TABLES

volunteers from the HTF call and visit each of the homeless service providers to ask if they have questions or need assistance in completing the point-in-time analysis and conduct first hand surveys of the homeless. The Homeless Task Force then meets to review the data and to discuss results. The HTF basis for the community's determination for unmet needs are supported and substantiated by the surveys conducted and the reporting of availability accurately.

While each service provider uses a slightly different technique for completing this analysis, most rely on their intake and case management records for households accessing services, combined with the professional judgments of their staff who directly serve the homeless in our community on a daily basis. As a part of the 2009 Gaps Analysis we also conducted homeless surveys. Volunteers visited homeless service providers and personally conducted the surveys. Every effort is made to make this analysis as comprehensive as possible, but like all surveys this tool has its limitations. Namely, the difficulty of accurately counting homeless people in rural communities simply because of our size and terrain explained above and the difficulty of getting service providers to respond to the surveys in a comprehensive coordinated approach. However, we have chosen to continue this method because combined with information from the other two local studies we do (the Homeless Survey and the One Night Shelter Count) it does provide the most accurate data of the estimated need, available services, and gaps in our CoC. This is the Jackson County Homeless Task Force basis for determining the amount of unmet need for emergency shelter, transitional housing and permanent supportive housing for the homeless.

**Special Needs (Non-Homeless) Populations  
Table 1B**

Special Needs Subpopulations	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	M			20
Frail Elderly	M			5
Severe Mental Illness	H			10
Developmentally Disabled	M			0
Physically Disabled	M			5
Persons w/ Alcohol/Other Drug Addictions	H			25
Persons w/HIV/AIDS	L			0
Other (Domestic Violence Victims)	H			20
<b>TOTAL</b>				<b>85</b>

# ATTACHMENT G – HUD TABLES

Table 1C  
 City of Medford  
 Summary of Specific Homeless/Special Needs Objectives  
 (Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Homeless Objectives			
3-3-1	Support the efforts of the Jackson County Continuum of Care to plan and implement activities reducing homelessness in the community.	New homeless projects, additional beds and fewer homeless persons within the community	2 new homeless projects started within 2 years 2 new homeless housing projects or services programs started by 2014	
3-3-2	Support activities that expand service-enriched housing for the homeless and other special needs populations, including increased shelter, transitional and permanent supportive housing resources.	Increased number of homeless persons that have obtained permanent housing or permanent supportive housing	Exceed 600 duplicated persons served within 2 years; more than 1,500 by 2014	
3-3-3	Assist non-profit providers to deliver effective supportive services for homeless persons and those at risk of homelessness.	Growing number of homeless persons who have been stabilized by housing and services	Exceed 800 duplicated persons served within 2 years; more than 2,000 by 2014	
	Special Needs Objectives			
3-3-2	Support activities that expand service-enriched housing for the homeless and other special needs populations, including increased shelter, transitional and permanent supportive housing resources.	Non-Homeless persons assisted with housing	80	
3-3-3	Assist non-profit providers to deliver effective supportive services for homeless persons and those at risk of homelessness.	Non-Homeless persons served by assisted activities	100	

# ATTACHMENT G – HUD TABLES

Priority Needs Table  
Table 2A

Priority Housing Needs (households)		Priority Need Level High, Medium, Low		Unmet Need*	Goals
Renter	Small Related	0-30%	H	710	55
		31-50%	H	771	60
		51-80%	H	1,004	60
	Large Related	0-30%	H	157	50
		31-50%	H	207	60
		51-80%	M	265	30
	Elderly	0-30%	H	417	50
		31-50%	H	640	60
		51-80%	M	405	30
	All Other	0-30%	M	697	60
		31-50%	M	422	40
		51-80%	L	703	10
Owner	0-30%	L	717	5	
	31-50%	H	924	40	
	51-80%	H	2,170	55	
Special Needs	0-80%	H	500	130	
Total Goals				795	
Total 215 Goals				636	
Total 215 Renter Goals				581	
Total 215 Owner Goals				55	

\*Unmet Need data is derived from the HUD CHAS Tables

Community Development Needs  
Table 2B

<i>See below for Instructions and Definitions</i>				
Priority Community Development Needs	Need Level Priority: High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
<b>Public Facility Needs (projects)</b>				
Senior Centers	H		\$200,000	
Handicapped Centers	L		\$250,000	

# ATTACHMENT G – HUD TABLES

*See below for Instructions and Definitions*

Priority Community Development Needs	Need Level Priority: High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Homeless Facilities	H		\$3,500,000	
Youth Centers	H		\$3,250,000	
Child Care Centers	M		\$750,000	
Health Facilities	L		\$250,000	
Neighborhood Facilities	H		\$1,500,000	
Parks and/or Recreation Facilities	M		\$15,500,000	
Parking Facilities	L		\$12,000,000	
Non-Residential Historic Preservation	M		\$300,000	
Other Public Facility Needs	M		\$200,000	
<b>Infrastructure (projects)</b>				
Water/Sewer Improvements	M		\$2,250,000	
Street Improvements	M		\$15,750,000	
Sidewalks	H		\$6,500,000	
Solid Waste Disposal Improvements	M		\$1,900,000	
Flood Drain Improvements	L		\$1,500,000	
Other Infrastructure Needs	M		\$5,000,000	
<b>Public Service Needs (people)</b>				
Senior Services	H		\$2,000,000	
Handicapped Services	H		\$1,250,000	
Youth Services	H		\$2,250,000	
Child Care Services	H		\$1,750,000	
Transportation Services	H		\$500,000	
Substance Abuse Services	H		\$2,250,000	
Employment Training	H		\$2,500,000	
Health Services	H		\$3,500,000	
Lead Hazard Screening	H		\$50,000	
Crime Awareness	M		\$15,000	
Other Public Service Needs	M		\$25,000	
<b>Economic Development</b>				
ED Assistance to For-Profits(businesses)	H		\$4,200,000	
ED Technical Assistance(businesses)	H		\$2,000,000	

# ATTACHMENT G – HUD TABLES

*See below for Instructions and Definitions*

Priority Community Development Needs	Need Level Priority: High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Micro-Enterprise Assistance(businesses)	M		\$1,000,000	
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	M		\$6,100,000	
C/I* Infrastructure Development (projects)	L		\$1,800,000	
Other C/I* Improvements(projects)	L		\$1,300,000	
<b>Planning</b>				
Planning	M		\$1,250,000	
<b>Total Estimated Dollars Needed:</b>			<b>\$103,840,000</b>	

\* Commercial or Industrial Improvements by Grantee or Non-profit

**Summary of Specific Housing/Community Development Objectives/Strategies  
Table 2C**

Objectives- Strategies #	Specific Objectives/Strategies	Performance Measure	Expected Units	Actual Units
	<b>Rental Housing Objectives/Strategies</b>			
1-1	Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.	Lower income renters with improved housing and/or properties with code violations that have brought into compliance	150 in first 3 years; 250 by 2014	
1-2	Increase the supply of affordable, safe and code compliant rental and/or homeowner housing for low/moderate income households.	New housing units affordable to, and occupied by, lower-income households	50 in first 3 years 275 by 2014	
	<b>Owner Housing Objectives/Strategies</b>			
1-1	Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.	Lower income homeowners with improved housing	100 over 5 years	
1-2	Increase the supply of affordable, safe and code compliant rental and/or homeowner housing for low/moderate income households.	New housing units affordable to, and occupied by, lower-income households Households assisted whose properties have had lead based paint abated	50 over 5 years 25 over 5 years	
1-3	Reduce barriers to affordable housing by developing a plan to address the Regulatory	New city procedures and policies to address affordable	Develop and	

# ATTACHMENT G – HUD TABLES

Objectives-Strategies #	Specific Objectives/Strategies	Performance Measure	Expected Units	Actual Units
	Barriers Report for Medford, which will include plans to reduce these barriers.	housing barriers	implement plan in first 3 years	
1-4	Expand homeownership opportunities for low/moderate income households.	Low/moderate income homeowners that have purchased a home following homebuyer assistance classes- including the number of minority and female head of households	20 over 5 years	
1-5	Affirmatively further Fair Housing choices	Facilitate or support workshops convened to make low/moderate income households aware of their Fair Housing rights and/or methods of avoiding predatory lending practices	10 over 5 years	
	<b>Community Development Objectives/Strategies</b>			
2-1	Preserve and restore existing housing resources in key neighborhoods.	Lower income renters or homeowner households with improved housing	50 over 5 years	
2-2	Build community through strengthened Neighborhood Associations.	Neighborhood council organizations conducting planning for their neighborhood	5 over 5 years	
2-3	Improve the community infrastructure/ facilities and reduce blighting influences in predominately lower-income neighborhoods.	Properties with blighting influences removed in CDBG-eligible neighborhoods	2,500 over 5 years	
	<b>Infrastructure Objectives/Strategies</b>			
2-3	Improve the community infrastructure/ facilities and reduce blighting influences in predominately lower-income neighborhoods.	Low/moderate income households with access to new or repaired public infrastructure improvements	2,000 over 5 years	
	<b>Public Facilities Objectives/Strategies</b>			
2-3	Improve the community infrastructure/ facilities and reduce blighting influences in predominately lower-income neighborhoods.	Low/moderate income households benefiting from new or enhanced community facilities	5 over 5 years	
	<b>Public Services Objectives/Strategies</b>			
3-1	Pursue strategies to improve opportunities of low/moderate income households to obtain and retain family wage employment.	Family wage jobs created or retained by lower income persons	300 over 5 years	
3-2	Assist public services agencies to provide safety net services to persons in need.	People received services designed to improve their health, safety general welfare or economic opportunities with the City of Medford	7,500 over 5 years	

**APPENDIX: TABLE 3A**

**Table 3A Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>DH-1 Availability/Accessibility of Decent Housing</b>							
<b>DH-1.1</b>	First Time Homebuyer Assistance Program	CDBG		2010	2		
				2011	2		
				2012	2		
				2013	2		
				2014	2		
<b>MULTI-YEAR GOAL</b>					<b>10</b>		
<b>DH-2 Affordability of Decent Housing</b>							
<b>DH-2.1</b>	Home Repair Program	CDBG		2010	12		
				2011	12		
				2012	12		
				2013	12		
				2014	12		
<b>MULTI-YEAR GOAL</b>					<b>60</b>		
<b>DH-2-2</b>	Rehabilitation of low-income apartment complexes owned by Housing Authority of Jackson County, ACCESS, Inc., Pacific Retirement Services, etc.: <ul style="list-style-type: none"> <li>• Grand Hotel</li> <li>• Royal Apartments</li> <li>• Glen Ridge Terrace</li> </ul>	CDBG HOME		2010	26		
				2011	46		
				2012	25		
				2013	25		
				2014	25		
<b>MULTI-YEAR GOAL</b>					<b>147</b>		

<b>DH-2-3</b>	Increase the supply of safe, decent and affordable rental units for low income persons. <ul style="list-style-type: none"> <li>• Sky Vista</li> <li>• Stevens Place</li> <li>• Maple Terrace</li> <li>• Other?</li> </ul>	HOME,LIHTC,CFC		2010	0		
				2011	25		
				2012	75		
				2013	0		
		2014	0				
<b>MULTI-YEAR GOAL</b>				<b>100</b>			

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>SL-1 Availability/Accessibility of Suitable Living Environment</b>							
<b>SL-1.1</b>	Improve the accessibility of a public service agency providing safety net services	CDBG, General Fund, Private foundation		2010	100		
				2011	120		
				2012	25		
				2013	0		
				2014	25		
<b>MULTI-YEAR GOAL</b>				<b>270</b>			
<b>SL-1.2</b>	Hope House Transitional Shelter Expansion Project- acquisition of land and development of infrastructure	CDBG Private		2010	12		
				2011			
				2012			
				2013			
				2014			
<b>MULTI-YEAR GOAL</b>				<b>12</b>			
<b>SL-1.3</b>	Children's Advocacy Center	CDBG Private Foundation		2010	200		
				2011	200		
				2012	225		
				2013	300		
				2014	300		
<b>MULTI-YEAR GOAL</b>				<b>1225</b>			

SL-1.4	Community Health Center	CDBG Private foundation		2010	3000	3309	110%
				2011	3000		
				2012	0		
				2013	0		
				2014	0		
<b>MULTI-YEAR GOAL</b>				<b>6000</b>			
SL-1.5	On Track, Inc.	CDBG Private foundation		2010	105		
				2011	70		
				2012	110		
				2013	80		
				2014	75		
<b>MULTI-YEAR GOAL</b>				<b>440</b>			
SL-1.6	Maslow Project Youth Service Integration Center	CDBG Private foundation		2010	400	0	0
				2011	400	0	0
				2012	400		
				2013	400		
				2014	400		
<b>MULTI-YEAR GOAL</b>				<b>2000</b>			
SL-1.7	DASIL Community Center for Disabled and Homeless persons	CDBG Private foundation		2010	250		
				2011	300		
				2012	325		
				2013	350		
				2014	400		
<b>MULTI-YEAR GOAL</b>				<b>1625</b>			
SL-1.8	Medford Senior Center	CDBG Private foundation		2010	900	0	0
				2011	900	0	0
				2012	900	0	0
				2013	900	1217	135%
				2014	900		
<b>MULTI-YEAR GOAL</b>				<b>4500</b>			

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>NR-1 Neighborhood Revitalization</b>							
NR-1.1	Neighborhood Development projects Street trees Streetlights Neighborhood beautification Code education	General Fund		2010	100		
				2011	125		
				2012	100		
				2013	50		
				2014	25		
<b>MULTI-YEAR GOAL</b>					<b>400</b>		

## AFFORDABLE & WORKFORCE HOUSING

*VISION: Medford has an abundant variety of attractive, safe, clean housing choices that suit a range of lifestyles, ages, and income levels without discrimination.*

**GOAL 1: INCREASE THE AFFORDABILITY OF HOUSING FOR THE CITY'S LOWER-INCOME WORKFORCE AND SPECIAL NEEDS HOUSEHOLDS.**

**STRATEGY 1-1. Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by lower-income households.**

### OBJECTIVES

- Maintain housing currently owned or rented by lower-income households through rehabilitation and/or weatherization assistance.

<b>2005 Homeowner Repair Program-PH0001-Housing Authority of Jackson County -</b>	<b>\$209,319</b>
<b>2006 Homeowner Repair Program-PH0001-Housing Authority of Jackson County -</b>	<b>\$195,246</b>
<b>2007 Homeowner Repair Program-PH0001-Housing Authority of Jackson County-</b>	<b>\$285,000 est.</b>
<b>2008 Homeowner Repair Program-PH0001-Housing Authority of Jackson County-</b>	<b>\$175,000 est.</b>
<b>2005 Southernaire – PH0003 - Housing Authority of Jackson County -</b>	<b>\$187,500</b>
<b>2005 Conifer Garden Apartments – PH0006 – ACCESS, Inc. -</b>	<b>\$261,400</b>
<b>2007 Conifer Garden Apartments – PH0006 – ACCESS, Inc. -</b>	<b>\$125,000</b>
<b>2008 West Main Street Apartments – PH0004 – Housing Authority of Jackson County -</b>	<b>\$ 35,417</b>
<b>2008 CDBG-R Homeowner Repair Program-PH0200-Housing Authority of Jackson County -</b>	<b>\$102,691</b>
<b>2008 CDBG-R West Main Street Apartment-PH0210-Housing Authority of Jackson County -</b>	<b>\$ 47,488</b>
<b>2009 Homeowner Repair Program-PH0001-Housing Authority of Jackson County –</b>	<b>\$229,283</b>

- Improve housing safety through reduction of lead based paint hazards.
- Continue to support efforts to improve the maintenance and habitability of rental properties.

**2005 Southernaire – PH0003 - Housing Authority of Jackson County**  
**2005 Conifer Garden Apartments – PH0006 – ACCESS, Inc.**  
**2007 Conifer Garden Apartments – PH0006 – ACCESS, Inc.**  
**2008 West Main Street Apartments – PH0004-Housing Authority of Jackson County**  
**2008 CDBG-R West Main Street Apartment-PH0210-Housing Authority of Jackson County**

- Improve the ability of homeowners to maintain their properties.

**STRATEGY 1-2. Increase the supply of affordable, safe and decent rental and/or homeowner housing for lower-income households.**

**OBJECTIVES**

- Provide assistance to acquire land and/or improve infrastructure in support of new affordable housing.

**2006 Maple Terrace – PH0055 - Housing Authority of Jackson County - \$92,250**

- Support regional efforts to increase the supply of workforce housing.
- Support the creation of higher density, mixed-income and mixed-use housing in the redevelopment of the downtown.

**STRATEGY 1-3. Reduce barriers to affordable housing by developing a Housing Affordability Plan for Medford, which will include planning for alternative modes of transportation and connectivity with public transportation.**

**OBJECTIVES**

- Revise City policies and procedures to encourage long-term affordability of housing in Medford (such as fast tracking planning, building and permitting applications and processes).
- Support efforts to make more land available for affordable housing, such as land set-asides, land trusts, land aggregation for housing purposes, and the development of an urban reserve.
- Develop a City Housing Affordability Incentives Policy that encourages developers to provide a percentage of units in housing developments to low- and moderate-income households at affordable levels.

- Update the Housing Element and the Neighborhood Element of the Comprehensive Plan.

**The draft Housing Element has been completed and has received comments that are being reviewed.**

**The City has responded to public comments received on the draft Housing Element update and is working on modifications to the plan.**

**STRATEGY 1-4. Expand homeownership opportunities for lower-income households.**

**OBJECTIVE**

- Assist prospective lower-income homebuyers to obtain affordable housing through programs such as down payment assistance and other forms of assistance. Target minority populations through outreach efforts.

**2006 First Time Homebuyers Assistance Program – PH0107 – ACCESS, Inc. - \$65,000**

**2007 First Time Homebuyers Assistance Program – PH0107 – ACCESS, Inc. - \$50,700**

**2008 First Time Homebuyers Assistance Program – PH0107 – ACCESS, Inc. - \$39,893**

**2009 First Time Homebuyers Assistance Program – PH0107 – ACCESS, Inc. - \$56,417**

- Encourage public/private partnerships to bundle Individual Development Accounts (IDAs) to assist potential homebuyers to save for home purchases.

**STRATEGY 1-5. Affirmatively further Fair Housing choices.**

**OBJECTIVES**

- Assist residents, particularly minority and other households who are traditionally underserved, to remain in affordable housing by improving their budgeting and life skills.
- Support programs that provide assistance to prevent discrimination in housing and lending practices and provide educational opportunities for improving household credit ratings.

2005-2009 – Flyers and posters at multiple fairs and in public buildings.  
 2006 Legal Services – PH0005 – Center for NonProfit Legal Services, Inc. - \$33,500  
 2008 Legal Services – PH0005 – Center for NonProfit Legal Services, Inc. - \$ 9,800  
 2009 Legal Services – PH0005 – Center for NonProfit Legal Services, Inc. - \$ 9,150  
 2009 Training – PA0001 – Administration – for HOA & Managers \$ 0

**NEIGHBORHOOD REVITALIZATION**

*VISION: A suitable living environment is a neighborhood characterized by a healthy real estate market, attractive public amenities, a sense of safety and security, and where residents are actively engaged in neighborhood concerns.*

**GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOWER-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION.**

**STRATEGY 2-1. Preserve and restore existing housing resources in key neighborhoods.**

**OBJECTIVES**

- Actively enforce City codes to improve the habitability and safety of housing and eliminate blighting influences in neighborhoods.

**2005 Code Enforcement – PH0035 - City of Medford - \$48,333.62**

- Maintain housing currently owned or rented by lower-income households in targeted neighborhoods through rehabilitation and/or weatherization assistance.

**2005 Homeowner Repair Program-PH0001-Housing Authority of Jackson County –Liberty Park**

**2006 Homeowner Repair Program-PH0001-Housing Authority of Jackson County –Liberty Park, McLoughlin School**

**2007 Homeowner Repair Program-PH0001-Housing Authority of Jackson County- Liberty Park, McLoughlin School, Washington School**

**2008 Homeowner Repair Program-PH0001-Housing Authority of Jackson County- Liberty Park, McLoughlin School, Washington School**

**2009 Homeowner Repair Program-PH0001-Housing Authority of Jackson County- Liberty Park, McLoughlin School, Washington School**

**STRATEGY 2-2. Build community through strengthened Neighborhood Councils.**

**OBJECTIVES**

- Continue to support the development of strong community-based organizations to organize and plan community events and improvement programs.
- Encourage volunteerism to build neighborhood capacity.

**Strategy 2-3. IMPROVE THE COMMUNITY INFRASTRUCTURE/FACILITIES AND REDUCE BLIGHTING INFLUENCES IN PREDOMINATELY LOWER-INCOME NEIGHBORHOODS.**

**OBJECTIVES**

- Provide comprehensive assistance to at least one neighborhood.
- Study potential long-term solutions to improving qualified and challenged neighborhoods.
- Provide assistance to improve basic neighborhood infrastructure such as water and sewer improvements, sidewalks, street improvements, lighting and street trees utilizing several funding mechanisms, including paying local improvement district assessments of lower-income households.

**2006 Neighborhood Improvement Project – PH0046 – City of Medford - \$ 20,000**  
*(This money is unspent.)*

- Provide assistance to develop neighborhood facilities such as youth centers, parks/recreational facilities, open space and community centers.

**2009 Facility improvement – PH0047 – Kids Unlimited of Oregon - \$182,432**

**INDEPENDENCE AND ECONOMIC OPPORTUNITY**

*VISION: Medford's lower-income citizens will receive the services and family wage employment they need to reach their full potential and to improve their quality of life.*

**GOAL 3: IMPROVE THE ABILITY OF LOWER INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING**

**STRATEGY 3-1. Pursue strategies to improve opportunities of lower-income households to obtain and retain family wage employment.**

**OBJECTIVES**

- Support community strategies and programs that prepare lower-income and special needs populations to access family wage jobs.

**2007 DASIL – PH0042 - \$ 7,500**

**2008 DASIL – PH0042 - \$15,000**

**2009 DASIL – PH0042 - \$17,000**

- Support the development of mechanisms for encouraging micro-enterprises such as the creation of small business incubator facilities.

**STRATEGY 3-2. Assist public services agencies to provide safety net services to persons in need.**

<b>2005 Stevens Place Apartments – PH0024 – On Track Inc. -</b>	<b>\$14,556</b>
<b>2006 Center for NonProfit Legal Services, Inc. Lift Project – PH0065 -</b>	<b>\$33,500</b>
<b>2006 Stevens Place Apartments – PH0024 – On Track Inc. -</b>	<b>\$13,100</b>
<b>2007 Stevens Place and Sky Vista Apartments – PH0024-On Track, Inc. -</b>	<b>\$37,600</b>
<b>2007 DASIL – PH0042</b>	
<b>2008 DASIL – PH0042</b>	
<b>2008 Stevens Place and Sky Vista Apartments – PH0024-On Track, Inc. -</b>	<b>\$25,000</b>
<b>2008 Center for NonProfit Legal Services, Inc. – PH0015 -</b>	<b>\$ 9,800</b>
<b>2008 Medford Senior Center – PH0021 -</b>	<b>\$20,000</b>
<b>2009 DASIL – PH0042</b>	
<b>2009 Children’s Advocacy Center – PH0008 – Jackson County Child Abuse Task Force -</b>	<b>\$22,500</b>
<b>2009 Center for NonProfit Legal Service, Inc. – PH0015</b>	
<b>2009 Steven Place &amp; Sky Vista Apartments – PH0024 – OnTrack, Inc. -</b>	<b>\$13,520</b>
<b>2009 Medford Senior Center – PH0021</b>	<b>\$16,000</b>
<b>2009 Maslow Project – PH0043 -</b>	<b>\$15,200</b>

**OBJECTIVES**

- Support programs that provide healthy youth activities, such as youth and family programs, youth shelter and after school programs.

**2005 Children’s Advocacy Center – PH0032 - \$16,400**

**2006 Children’s Advocacy Center – PH0032 - \$14,800**

**2007 Kids Unlimited of Oregon (Maslow Project) – PH0041 - \$15,500**

**2008 Kids Unlimited of Oregon (Maslow Project) – PH0041 - \$20,200**

**2009 Maslow Project – PH0043**

**2009 Children’s Advocacy Center – PH0008 – Jackson County Child Abuse Task Force**

- Support programs that provide basic health care services to people in need, such as female head of households with children and seniors.

**2005 Kids Health Connection – Providence Hospital – PH0040 - \$35,000**

**2005 Community Health Center – PH0017 - \$10,044**

**2006 Kids Health Connection – Providence Hospital – PH0040 - \$31,600**

**2006 Community Health Center – PH0017 - \$9,100**

**2007 Kids Health Connection – Providence Hospital – PH0040 - \$22,700**

- Support programs to reduce dependency on drugs and alcohol, including the activities of the Commission on Children and Families.

**STRATEGY 3-3. Provide opportunities for homeless persons and those at risk of becoming homeless to achieve self-sufficiency.**

**OBJECTIVES**

- Support the efforts of the Jackson County Continuum of Care to plan and implement activities reducing homelessness in the community.
- Support activities that expand service-enriched housing for the homeless and other special needs populations, including increased shelter, transitional and permanent supportive housing resources.

**2005 Hope House Transition Shelter Project – PH0060 – The Salvation Army - \$301,500**

**2006 Hope House Transition Shelter Project – PH0060 – The Salvation Army - \$193,500 (also Goal 2, Strategy 2-3)**

**2007 Hope House Transition Shelter Project-PH0061 – The Salvation Army-\$25,000**

**2007 Hope House Transition Shelter Project-PH0062 - City of Medford - \$25,000**

**2008 Hope House Transition Shelter Project-PH0062 – The Salvation Army - \$50,000**

**2008 Hearts with a Mission – PH0059 - \$216,000**

- Assist non-profit service providers to deliver effective supportive services for homeless persons and those at risk of homelessness.

**2007 Kids Unlimited of Oregon (Maslow Project)– PH0041**

**2008 Kids Unlimited of Oregon (Maslow Project) – PH0041**

**2009 Maslow Project – PH0043**



