

City of Mount Vernon 2013 Action Plan

GENERAL

The Consolidated Plan is a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

An advantage of the CDBG is the local control allowed over the use of federal funds. This enables a city to localize programs and activities. Activities funded by CDBG include affordable and accessible housing, housing rehabilitation projects, childcare centers, health care, senior citizen programs, street and sidewalk reconstruction, water and sewer line construction, business loans, and community centers. Each program funded must meet one of the three following objectives: (1) benefit low- and moderate-income persons, (2) prevent or eliminate slums or blight, or (3) meet urgent community needs. HUD requires that 70 percent of CDBG funds be used for activities that primarily benefit low- and moderate-income persons.

The statutes for formula grant programs set forth three basic goals against which the Consolidated Plan and the jurisdiction's performance under the plan will be evaluated by the U.S. Department of Housing and Urban Development (HUD). The City's plan must state how it will pursue these goals for all community development and housing programs. These statutory program goals are:

Decent Housing, which includes:

- assisting homeless persons obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retaining affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A Suitable Living Environment, which includes:

- improving the safety and livability of neighborhoods;

- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conserving energy resources.

Expanded Economic Opportunities, which includes:

- creating and retaining jobs;
- establishing, stabilizing and expanding small businesses (including micro-businesses);
- providing public services concerned with employment;
- providing jobs to low-income persons living in areas affected by those programs and activities;
- increasing availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- improving access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowering low-income persons to reduce generational poverty in federally assisted housing and public housing.

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

ANTICIPATED RESOURCES

The City expects to receive Community Development Block Grant funds from HUD. These funds will be used to leverage other federal, state and local resources to meet housing and community development needs. The amounts of CDBG funds expected to be available are listed in the accompanying annual Action Plans. The City expects annual CDBG funding of approximately \$290,000 per year based on past years; however, that amount may change during any future program year.

2013 Budget Summary

<u>Resources</u>	<u>CDBG</u>
2013 HUD Entitlement Grant (estimated)	\$ 290,000
Total available resources (estimated)	\$ 290,000
 <u>Uses</u>	
Neighborhood Revitalization	
Flood hazard mitigation	
Section 108 loan payment	\$ 107,500
Low-income housing assistance	
Homebuyer down payment assistance	\$50,000
Community facilities	
Acquisition of facility to provide low-income service	\$60,000
Human Services	
Contracts	\$ 43,500
Planning/Administration	\$ 29,000
Total planned uses	\$ 290,000

CONSULTATION AND CITIZEN PARTICIPATION

To prepare the Consolidated Plan, the City consults with appropriate public and private agencies and conducts public hearings to obtain citizen input. This assures that the document is comprehensive. This draft Consolidated Plan is made available for review and comment by the public between October 1, 2012 and October, 2012. A summary of citizen comments is in the General section of this document under Citizen Participation.

2013 PROGRAM YEAR ACTIVITIES

- Housing and Homeless Activities
- Flood Hazard Mitigation Activities
- Non-Housing Activities
- Planning and Administration

PERFORMANCE OUTCOME MEASUREMENT

U. S. Department of Housing & Urban Development expects Community Development Block Grant (CDBG) grantees to use performance measurement systems to address productivity and program impact. Beginning in 2006, HUD implemented a refined performance measurement system. The five components of the performance measuring system are Goals, Inputs, Activities, Outputs and Outcomes.

Developing "outcome" measurements is complex because CDBG funds can be used for a variety of activities with differing funding priorities from year to year. The amount of CDBG funds received by the City is very small relative to the large amount of housing, human service and economic development activities in the City.

Three broad Objectives, consistent with the needs and strategies of the Consolidated Plan, are established for activities funded with CDBG that focus on low- and moderate-income households:

- Create suitable living environments
- Provide decent, affordable housing
- Create economic opportunities

For each of the three broad Objectives, there are three possible common Outcomes which describe change, i.e., "what type of change or result is sought?"

- *Availability/Accessibility.* Activities funded with CDBG that make services, infrastructure, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low- and moderate-income people.

- *Affordability.* Activities funded with CDBG that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hookups, or services such as transportation or day care.
- *Sustainability.* Promoting Livable or Viable Communities. Projects funded with CDBG where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slum or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Progress toward outcomes is measured with output Indicators. Examples of output indicators (measurements) include the number of:

- households assisted
- community wide assistance activities
- persons served (in shelters or public services)
- rental housing units produced
- housing units rehabilitated
- years of affordability
- homeowners assisted or homeownership units created
- jobs created or retained
- dollars of investment leveraged.

Objectives are combined with Outcomes to produce an Outcome Statement. Outcomes are the “benefits” relating to a change in conditions, status, attitudes, knowledge or behavior that result from the funded programs. The Consolidated Annual Performance and Evaluation Report (CAPER) and the ongoing reporting to the federal Integrated Data and Information System (IDIS) are the means for reporting. Because many activities are multi-year (i.e. construction projects), the outcomes will be measured over five-year periods with progress noted each year. The “Outcomes” portion of the measuring system will be reported each year in the CAPER.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Mount Vernon is the largest city in Skagit County in both population and land area. Mount Vernon is the county seat with nearly a quarter of the county's total population. It is the 38th largest city in the State. Mount Vernon straddles the Skagit River and Interstate 5 placing it in an easily accessible location for both people and businesses.

Low-income Population Concentration

The City's highest concentrations of low- to moderate-income (LMI) households are located within Census Tracts 9522 and 9525 (see map below).

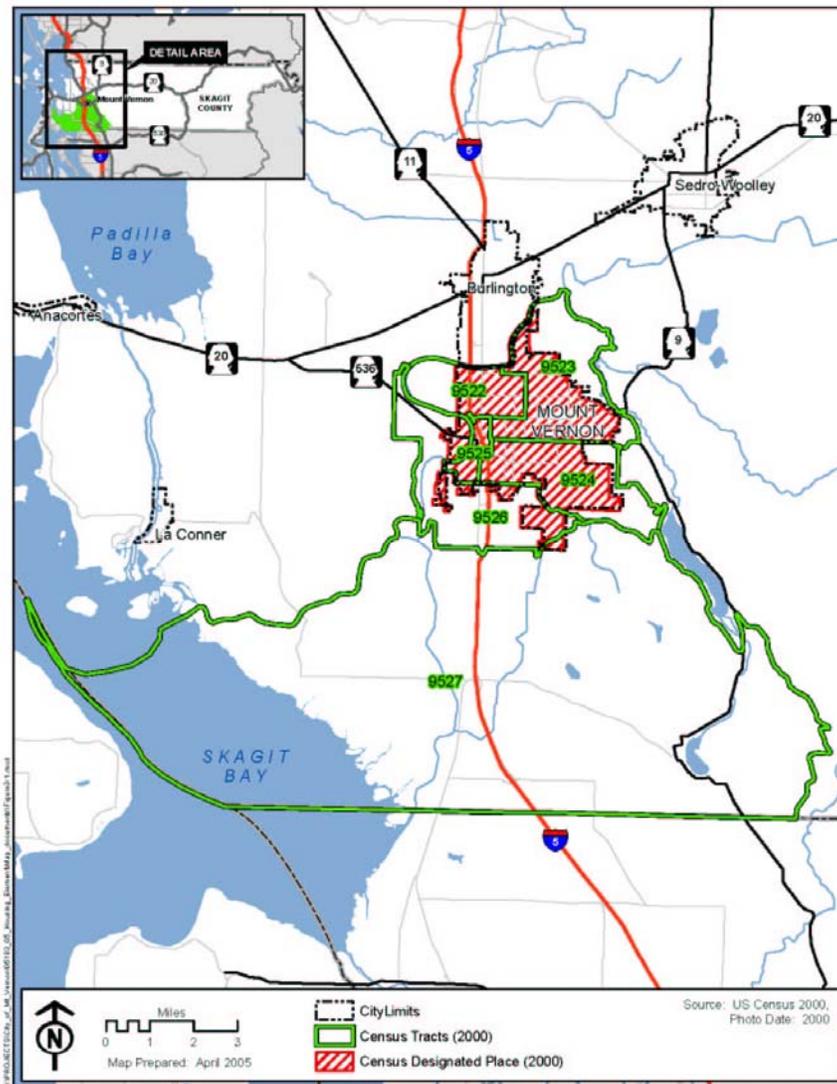


Figure 1 Mount Vernon census tracts

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The Department of Housing and Urban Development (HUD) has established definitions that relate income to the median income of the county in which a CDBG entitlement jurisdiction is located. Households are divided into at least three income categories based on the total annual household income, the percentage of the county-wide median income that this income represents, and household size. For example, the upper income limit for these categories for households of four persons is shown in Table 1. Households of four persons with total annual income of \$19,750 or less are considered “extremely low-income” because that income level is only 30% of the countywide median income for all four-person households.

Table 1. Low- and Moderate-Income Limits (LMI) for a Family of Four in Mount Vernon, 2012

Income Group	Percent of Median Income	Income in FY 2012
Extremely low	0 to 30% MFI	Up to \$19,750
Very low	31 to 50% MFI	\$19,751 to \$32,950
Low	51 to 80% MFI	\$32,951 to \$52,700

Source: HUD FY 2012 Income Limits Documentation System

Based on U.S. Census data for the years 2005-2009, the City of Mount Vernon was home to 5,055 households in the Low- to Moderate-Income (LMI) level, or 47% of the total population.

Table 2. Mount Vernon Low- to Moderate-Income (LMI) Households, 2005-2009

Household Income	Number	Percent
Extremely Low-Income (0 to 30% Median Family Income)	1,270	11.9%
Very Low-Income (31 to 50% Median Family Income)	1,580	14.8%
Low-Income (51 to 80% Median Family Income)	2,205	20.7%
Total LMI Households	5,055	47.4%

Source: HUD CDP Maps based on Census Bureau’s 2005-2009 American Community Survey

The overall proportion of low- moderate income persons in Mount Vernon is 47.5% (Table 3). The areas of the city with the highest concentrations of low-income persons are census tracts 9522 and 9525, an area that includes downtown Mount Vernon.

Table 3 Low-income persons by Census Tract

	Total households	Number LMI households	Percent
Mount Vernon	10,661	5,065	47.51%
Census tract			
9522	1,644	945	57.48%
9523	3,921	1,920	48.97%
9524	3,374	1,350	40.01%
9525	1,084	565	52.12%
9526	638	285	44.67%

Source: HUD CDP Maps based on Census Bureau's 2005-2009 American Community Survey

Based on the priority needs identified above and on the concentration of LMI persons described in Table 3, CDBG resources will be allocated on both a citywide basis (e.g. for human services) and targeted to those areas where 51% or more of the residents have incomes at or below 80% of the area median.

Specific geographic rationale for allocating funding for an area-wide benefit project to protect an LMI area from flood hazards.

The area that enjoys protection of the flood wall system is very nearly the same as the area that is bounded by census tract 9525. The reader will note in the map below, that the flood wall very nearly follows the western boundary of census tract 9525 and the flood inundation zone that will be reduced or eliminated (depending on the severity of any particular flood event), is the area immediately east of the flood wall and, under the most likely flood conditions, the benefit area is within this census tract.

The City has determined that for the purpose of defining a service area in compliance with CDBG regulations for area benefit activities, census tract 9525 is the service area that best fits this activity when considering the guidance in Appendix D of HUD's Guide to National Objectives and Eligible Activities.

The service area must be primarily residential in nature: The service area of this activity includes a wide mix of zoning designations; therefore the City prefers to base its determination that the service area is primarily residential based on actual land use. All zoning designations within the service area that are either commercial or residential zones permit the development of residential housing and, in fact, even in the areas with commercial development, a considerable amount of residential units are occupied in the floors above the ground retail or commercial businesses. Furthermore, it is in these commercial zoned areas where there is a very high concentration of LMI persons. For example, the President Apartments is one of Skagit Valley Housing Authority's largest housing project, and there is a homeless

shelters (operated by Friendship House) in this commercial zoned area, as well as a facility that includes permanent supportive housing for people with severe mental illness (Milwaukee Park Apartments, operated by Compass Health). Please see the locations of these residential facilities on the map below. Therefore, the City has chosen to use CDBG funds for this area benefit activity to provide protection to everyone who resides in this area, including some of the City's most vulnerable citizens.

At least 51% of the residents of the area must be low and moderate income persons based on data from the most recent census: Special tabulations of 2005-2009 Census data from HUD was used to determine the percentage of LMI residents in the service area that is defined as the area included in census tract 9525 as described above. Based on this data, 52.12% of census tract 9525 residents are LMI persons (see the Table 3 above).

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The primary obstacle to meeting underserved needs is the scarcity of funding to do so. Using the maximum CDBG funding allowed for public (human) services under HUD regulations, will be one of the means of addressing the obstacles to meeting underserved needs. Encouraging subrecipients to use CDBG funds to leverage additional resources is another means of addressing these obstacles.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

The City expects to receive approximately \$290,000 of CDBG funding in 2013.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The City of Mount Vernon's Special Projects Administrator is the lead entity responsible for preparing the Consolidated Plan and for administering the programs and projects covered by the plan. Other agencies that have administered projects covered by the plan include Skagit County Community Action Agency and Skagit County.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The planning process involved the use of consultants and other City Departments to generate the statistical information used to establish community needs, service gaps and barriers. The City also consulted with public and private agencies and citizens to develop the priorities for CDBG funding. These included agencies that provide assisted housing, social and health, fair housing services, and homeless interventions.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Consultation with Organizations

Before submitting the Consolidated Plan, the City coordinates with its own staff, as well as other public and private agencies, including the Seattle HUD Office, the Housing Authority of Skagit County, Skagit County Community Action Agency and others. This required consultation ensures that the Consolidated Plan is comprehensive and that it complies with relevant laws.

Human Services

The City consults with human service providers regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons, and other special populations.

Local housing and supportive services

The City interviews local housing and supportive service providers to identify current and projected housing needs and compile an inventory of current facilities and services.

Skagit County Community Action Agency

As a primary provider of services to low-income persons and persons with special needs, Skagit County Community Action Agency (SCCAA) staff members are consulted regarding human service needs and current services available to residents and homeless persons in Mount Vernon. SCCAA's 2009 Low-Income Needs Assessment survey and report provides useful information during Consolidated Plan development.

Lead Agency

The City of Mount Vernon is the lead agency responsible for preparing the Consolidated Plan.

Citizen Participation

1. Provide a summary of the citizen participation process.

As a recipient of Community Development Block Grant (CDBG) funds, the City of Mount Vernon provides opportunities for all citizens who may be affected by CDBG funded activities to participate in the development of the Consolidated Plan.

Citizen participation in CDBG activities may include needs assessments, strategic planning, project selection, implementation and evaluation. The Citizen Participation Plan describes the City's responsibility to provide opportunities for active citizen involvement. The City especially encourages the involvement of low-, very low-, and extremely low-income residents regarding the use of housing and community development funds.

Citizen Participation Processes

Documents published

The City publishes documents related to the Consolidated Plan so that affected citizens have sufficient opportunity to review them and to provide comments. Documents published include the proposed draft and final versions of the Consolidated Plan, substantial amendments proposed after the final plan is adopted, and annual performance reports.

The proposed draft Consolidated Plan, including the Citizen Participation Plan will be available to the public for examination and comment beginning October 1, 2012, and ending October 31, 2012.

Free copies of the plan will be made available during this period at the City of Mount Vernon Development Services Department, 910 Cleveland Avenue, Mount Vernon, WA 98273, or by calling (360) 336-6211. Persons with hearing impairments may call (360) 336-6214. The draft Consolidated Plan will also be posted on the City's web site, and copies will be available at the Mount Vernon City Library reference desk. The library is located at 315 Snoqualmie, Mount Vernon, WA 98273.

Upon request, the Citizen Participation Plan will be formatted to accommodate the needs of persons with disabilities.

The City considers the views of all citizens, public agencies, and other interested groups in preparing the final Consolidated Plan. A summary of the comments or views received in writing or orally at the public hearings will be listed as an appendix in the final Plan. All comments or views not accepted, and the reasons for non-acceptance, will be summarized and included in the final document.

Public Housing Authority

The City will encourage the participation by residents of public and assisted housing developments during the development of the Consolidated Plan. The City will provide copies of this draft Citizen Participation Plan and Consolidated Plan to the Housing Authority of Skagit County (HASC) so the HASC can make it available to public housing residents for review and comment.

Anti-Displacement and Relocation Plan

The City will adopt a plan to minimize any displacement or relocation that occurs as a result of activities proposed in the Consolidated Plan.

Notifications

The City provides adequate and timely notification to citizens so they can attend local meetings and public forums. Notifications of public hearings are published in the Skagit Valley Herald 14 days prior to the meetings. Citizens are informed of the availability of the draft and final Consolidated Plan and performance reports through notices posted at the public library and at City Hall. Human service providers that request to be included on CDBG mailing lists are also mailed notices about the availability of the draft and final Consolidated Plan.

Access to documents

The City makes copies of the draft and final Consolidated Plan available to the public at the following locations:

1. City of Mount Vernon Development Services Department, 910 Cleveland Avenue, Mount Vernon, WA 98273
2. City of Mount Vernon's Consolidated Plan web site:
<http://www.mount-vernon.wa.us/ConsolidatedPlan/default.htm>
3. Mount Vernon City Library, 315 Snoqualmie, Mount Vernon..
4. Housing Authority of Skagit County.

Public Hearings

The City holds public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program and Consolidated Plan process. Public hearings are held in locations that meet Americans with Disabilities Act (ADA) accessibility standards. Special accommodations are provided upon request.

Public hearings are held at times and locations convenient to potential and actual beneficiaries. When significant numbers of non-English speaking residents are expected to participate in the public hearing, the City provides for appropriate translation services. All public hearings are advertised in the Skagit Valley Herald 14 days prior to the hearing. Public hearings mark the opening and closing of the public comment period and are held at the Municipal Building Council Chambers. Citizens may present oral comments at the time of the hearing. The City considers the views of all citizens, public agencies, and other interested groups in preparing the final Consolidated Plan. Oral and written comments received during the public comment period and at the public hearing are summarized below. All comments or views not accepted or not incorporated, and the reasons therefore, are also summarized.

At all the public hearings, citizens are invited to comment on all aspects of the plan and process, including the Citizen Participation Plan, and any projects proposed for funding.

Public hearing schedule for this plan:

The first public hearing was held on July 25, 2012

The second public hearing was held on October 24, 2012

Access to Information

Upon request, the City provides the public with reasonable and timely access to information and records relating to the Consolidated Plan. Citizens and citizen groups have access to City records for at least five years through the standard public disclosure process.

Technical Assistance

Technical assistance is provided to groups and individuals so they may participate fully in developing proposals under the Consolidated Plan. This assistance may be provided by City staff or other individuals acceptable to the City and citizen groups. Technical assistance will also be provided to project area residents to assist them in organizing and operating organizations to carry out and monitor CDBG-funded activities.

Amendments

Citizens shall be notified and have the opportunity to review all substantial amendments to the Citizen Participation Plan or Consolidated Plan prior to their submission to HUD. Following a 14-day advance notice published in the legal section of the Skagit Valley Herald, substantial amendments shall be available to the public for examination and comment at the City of Mount Vernon Development Services Department, 910 Cleveland Avenue, Mount Vernon, WA 98273, for a 30-day period prior to their adoption.

Substantial changes to the Consolidated Plan are defined as:

- changes in the citizen participation process
- changes in allocation priorities or a change in the method of distribution of funds
- change in use of CDBG funds from one eligible activity to another; or
- initiation of an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the Action Plan

Performance Reports

Citizens shall be given reasonable notice and an opportunity to comment on all performance reports related to activities covered by the Consolidated Plan. The Consolidated Annual Performance and Evaluation Report (CAPER) is available for examination and comment for 15 days prior to its submission to HUD. Citizens are notified of the availability of performance reports through notices published in the legal section of the Skagit Valley Herald. All written and oral comments received during that 15-day comment period shall be considered in preparing the final performance report. A summary of these comments or views is attached to the performance report.

Complaints

A complaint pertaining to the Consolidated Plan, any plan amendments and/or the performance report may be submitted for response by the City. The City will provide a written response within a period of 15 working days of receipt of any written complaint. City staff will also respond within 15 days, to the extent feasible, to any verbal response. Grievances may be submitted to Eric Stendal, Special Projects Administrator, 910 Cleveland Ave, Mount Vernon, WA 98273.

In the event that local attempts to resolve the disagreement fail, actions of the City that are in violation of the HUD regulations can be appealed directly to the Seattle Area Office of

HUD at 909 First Avenue, Suite 200, Seattle, WA 98104. Copies of the regulations and the name, address, and phone number of the current HUD Area Representative will be made available on request. Comments on the Consolidated Plan process and regarding the City's past performance on CDBG programs are also invited. Citizens are encouraged to submit comments on the Consolidated Plan and process to:

Special Projects Administrator
Consolidated Plan Comments
City of Mount Vernon
910 Cleveland Avenue
Mount Vernon, WA 98273
(360) 336-6211

Persons with hearing impairments may call (360) 336-6214

2. Provide a summary of citizen comments or views on the plan.

Comments received at the July 25, 2012, public hearing:

Staff from Skagit County Community Action Agency remarked that the agency will begin the process of purchasing a community facility for the purpose of providing human services to low-income resident of Mount Vernon, and that the agency will seek support from the City's CDBG program for costs associated with this acquisition.

Staff from Home Trust of Skagit explained their low-income homebuyer assistance program and indicated that they would be seeking support from the City's CDBG program to provide low-income homebuyer down payment assistance within the City of Mount Vernon.

Comments received at the October 24, 2012, public hearing:

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Participation in developing the Consolidated Plan allows citizens to gain a broader understanding of community needs, and helps them understand how they can take action to improve their neighborhoods. The intent is to involve citizens affected by the process, both as taxpayers and as those who may potentially benefit or be adversely affected by proposed uses of CDBG funds.

The City especially encourages input from persons with disabilities and from moderate-, low-, very low-, and extremely low-income residents, particularly those living in slum and blighted areas and in places where CDBG funds are proposed. Input from residents of predominantly low- and moderate-income neighborhoods regarding the use of housing and community development funds is also encouraged. Minorities and non-English speaking persons, as well as persons with disabilities are encouraged to participate and comment.

The proposed draft and final Consolidated Plan – which includes the Citizen Participation Plan and any substantial amendments proposed after the adoption of the final plan – and the Consolidated Plan Annual Performance Report (CAPER) are published by the City so that affected citizens have sufficient opportunity to comment.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

The network of institutions through which the City of Mount Vernon carries out its Consolidated Plan activities is broad-based. The various organizations making up this institutional structure are highly competent, motivated, and effective. The staff coordinates with the non-profit community for the delivery of services to public housing and low-income residents. Technical assistance and a teamwork approach facilitate the joint delivery of community development services to low- and moderate-income households within the city limits. The City will continue training staff in CDBG program operations and administration to further develop the institutional structure.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The City's CDBG program is audited by HUD and the State under the Single Audit Act on an as need basis based on risk assessments. This audit verifies that the City meets all statutory requirements and that information reported is correct and complete.

The City's Special Projects Administrator is responsible for monitoring CDBG program sub-recipients. The City staff monitors sub-recipients as needed to ensure all regulatory requirements are met and that the information reported is complete and accurate.

Sub-recipients are also monitored semi-annually from written reports submitted by the sub-recipient to the City. Monitoring of the CDBG program is consistent with program regulations. Monitoring consists of both desk and on-site reviews.

In 2010 and 2011, HUD staff conducted on-site monitoring of the City's CDBG program that resulted in several findings and concerns that required corrective action. The City is currently in the process of implementing HUD's required and recommended corrective actions, including those related to the City's compliance with Uniform Relocation Act.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The City is not conducting rehabilitation or other housing activities that would require lead-based paint activities

HOUSING

Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The City of Mount Vernon will support and encourage housing and supportive housing services for the following priorities.

- Priority 1. Homeless and those at risk of becoming homeless.
- Priority 2: Low-income individuals and households

The following goals, strategies, and objectives are based on the above priorities and are consistent with the statutory goals outlined in the introduction statement in this section.

Goal 1: Provide increased access to homeownership opportunities by low-income, first-time homebuyers.

Strategy 1: Down payment assistance to low-income, first-time homebuyers.

Action 1:

- Contract with Home Trust of Skagit to provide down payment assistance and housing counseling to low-income, first-time homebuyers.

Timeframe: Provide services throughout program year 2013.

Performance Measure(S)

Objective(s): Provide decent, affordable housing

Outcome(s): Affordability

Indicators:

- Number: 3 households

Responsible agency: Home Trust of Skagit

Location: Within city limits

Funding: \$ 50,000 CDBG funds

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The City of Mount Vernon and other organizations (e.g. Skagit County Community Action and the Housing Authority of Skagit County) pursue resources to fund housing and homeless service projects. The City of Mount Vernon is supportive of applications to the following financial assistance programs and others that are not listed below.

- Continuum of Care Homeless Assistance Programs/Supportive Housing Program
- Emergency Shelter Grant
- EPA Brownfield Demonstration Grant
- FHLB Affordable Housing Program
- Funding provided under SHB 2060/2163/1359
- Historic Preservation Tax Credits
- HOPWA
- HUD Brownfield Economic Development Initiative Grant
- HUD Grants for Public Housing
- Low-Income Housing Tax Credits
- Moderate Rehabilitation SRO
- New Markets Tax Credits Program
- Public Housing CIAP
- Public Housing Comprehensive Grant
- Public Housing Comprehensive Grant
- Public Housing MROP
- Rental Certificates
- Rental Vouchers
- Safe Havens
- Section 202 Elderly
- Section 811 Handicapped
- Skagit Community Foundation
- Tax Exempt Bonds
- Taxable Bonds
- U.S. Army Corps of Engineers, Habitat Restoration Grant
- United Way
- Washington Community Development Fund
- Washington Community Reinvestment Association
- Washington State Building Communities Grant Program
- Washington State Homeless Grant Assistance Program
- Washington State Dept. of Ecology, Remedial Action Matching Grant
- Washington State Housing Assistance Program
- Washington State Housing Finance Commission Programs
- Washington State Housing Trust Fund Programs

Funds expected to be available to support new housing and homeless service projects include the City's CDBG grant, Skagit County's recently awarded Homeless Grant Assistance Program (HGAP) grant, and McKinney-Vento funding for homeless assistance. The City's CDBG funds will be used to fund fair housing activities.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Strategies to Address Affordable Housing Barriers

The Growth Management Act (GMA) requirements for a jurisdiction's comprehensive plan are addressed in the plan's "Housing Element." In particular, the city plans to "encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock."¹

The Housing Element of the 2006 Comprehensive Plan reports on a buildable lands capacity analysis, outlining potential for added dwellings in the next 20 years. The Housing Element finds the development capacity sufficient to accommodate estimated population growth and maintain housing availability.

The Housing Element draws attention to the shortage of affordable housing relative to the population in need (households paying more than 30% of their income and earning less than 89% of the County median income.) The estimated current need for affordable housing is between 2,261 and 2,593, with an additional future need of 1,112 to 1,741, leaving a 881 to 1,510 unit gap between needed housing and the 231 units of affordable, multifamily housing. This gap could be addressed by approximately 930-1,010 of the future potential dwellings zoned for smaller lot single family, duplex, townhome, and multifamily units. The possibility of additional multifamily units in the commercial zones could close any remaining gaps between affordable housing need and availability.

¹ City of Mount Vernon Comprehensive Plan, Housing Element, Chapter 3. 2006:38.

HOMELESS

Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

The City expects to receive approximately \$290,000 in CDBG funds, a portion of which can be used to address homeless needs and prevention.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

The Action Plan allocates a portion of CDBG funds to expand the capacity of the Continuum of Care to provide human services through a contract with Skagit County Community Action Agency (see Community Development section below). Obstacles to completing these actions and the projects and programs they support is the scarcity of funding.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

"A Way Back Home: A Ten-Year Plan to End Chronic Homelessness in Skagit County" outlines eight key strategies to achieving its vision of the future:

A broadened and coordinated system of stabilizing services and facilities for persons in Skagit County who are chronically in a state of homelessness, so that they may live safely and return to meaningful lives.

—A Way Back Home, p.7

The extent that the City's limited CDBG funding allows, Mount Vernon will partner with the lead agencies that are implementing Skagit County's 10-Year Plan to End Chronic Homelessness.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The City will maximize its use of CDBG public service funds to provide a wide range of supportive services that are, in part, designed to address the needs of persons who are at risk of becoming homeless.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Discharge coordination in Skagit County and Mount Vernon is currently being developed under the County's new 10-Year Plan to End Homelessness, which envisions a housing-first approach to serving homeless households and individuals, including those being discharged from publicly funded institutions.

COMMUNITY DEVELOPMENT

Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

Priority Community Development Needs:

- Provide basic human service support (Public Services)
- Protect low- to moderate income concentration areas from flooding of the Skagit River (Public Facilities)

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

The following goals, strategies, and objectives are based on the above activities and are consistent with the statutory goals outlined in the introduction to this plan.

Human Services

Basic human needs such as healthcare, clothing, housing, childcare and job training are not always available to low-income families and individuals. Basic needs and services for the homeless or those at risk of homelessness are designated as the area's highest priority needs. The following strategies will help meet those needs.

Goal 1: Enhance the delivery of effective, supportive services to priority low-income and homeless populations by providing funding and technical assistance to human service agencies.

Strategy 1: Maximize CDBG funding for human service agencies serving low-income populations.

Action 1:

- Contract with Skagit County Community Action Agency to provide homeless families with 30-60 days of housing and case management services at the William J Shuler Family Development Center.

Timeframe: Provide services throughout program year 2012.

Performance Measure(S)

Objective(s): Suitable living environments

Outcome(s): Availability/Accessibility

Indicators:

- Number: 60 households

Responsible agency: Skagit County Community Action Agency

Location: Within city limits

Funding: \$ 25,500 CDBG funds

Action 2:

- Contract with Skagit County Community Action Agency to provide direct financial assistance along with information and referral services to low-income community members so that they might get their basic needs met.

Timeframe: Provide services throughout program year 2012.

Performance Measure(S)

Objective(s): Suitable living environments

Outcome(s): Availability/Accessibility

Indicators:

- Number: 1,200 households

Responsible agency: Skagit County Community Action Agency

Location: Within city limits

Funding: \$ 18,000 CDBG funds

Action 3:

- Support the acquisition of a community facility that will support the delivery of human services to low-income families and individuals.

Timeframe: Complete the property acquisition in 2013.

Performance Measure(S)

Objective(s): Suitable living environments

Outcome(s): Availability/Accessibility

Indicators:

- Number: 1,000 households

Responsible agency: Skagit County Community Action Agency

Location: Within city limits

Funding: \$ 60,000 CDBG funds

Neighborhood Revitalization

The constant threat of flooding to Mount Vernon's downtown and low-income neighborhoods is the primary focus of the City's CDBG neighborhood revitalization strategy.

Goal 1: Mitigate the flood hazard in low-income neighborhoods.

Strategy 1: Use CDBG funds to help implement the City's Downtown flood protection plan.

Action 1:

- The City has requested a Section 108 loan for Phase II construction of the flood structure and riverfront promenade. Phase II will begin at the Division Street bridge and continue south through the downtown core, ending at the Moose Lodge. The flood structure once completed in its entirety will provide 100-year flood protection and will include a 24-foot wide promenade, the Skagit Riverwalk. This urban trail will provide improved public access to the river's shoreline and create a vibrant waterfront downtown that will result in increased economic activity within and around Mount Vernon. The flood structure in this phase of construction will include significant and in some places, continuous openings in the floodwall allowing for unencumbered public access to the riverfront. During flood events these openings will be secured with a stop-log system that interlinks into the flood structure. This project, which includes the floodwall and riverwalk are fully designed and permitted. The structural design for the floodwall has been approved by FEMA..

Timeframe: Construction to begin in 2012.

Performance Measure(S)

Objective(s): Suitable living environments

Outcome(s): Sustainability

Indicators:

- Number: 1,500 households

Responsible agency: City of Mount Vernon

Location: Within city limits

Funding: \$107,500 CDBG funds for Section 108 loan payment

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Many CDBG programs strive to increase self-sufficiency of low-income families and reduce the number of households with incomes below the poverty line. Through the Human Service Allocations process, the City further strives to reduce poverty levels by providing financial assistance to human service agencies that provide support services to those in poverty. With this assistance, the cost of offering basic services such as housing, food, clothing, and child care can be reduced.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

The City of Mount Vernon will support and encourage supportive services and affordable housing for those with special needs listed below:

- Homeless, including chronically homeless and homeless families
- Persons at risk of homelessness

The City hopes to achieve the following goals in addressing the special needs of these populations.

Goal 1: Enhance the delivery of effective, supportive services to priority low-income and homeless populations by providing funding and technical assistance to human service agencies.

Strategy 1: Maximize CDBG funding for human service agencies serving low-income populations

Objectives:

- Support human service agencies and their programs by using the maximum allowable CDBG funds for human services.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

It is expected that the City of Mount Vernon and a variety of human service and housing agencies will pursue a diverse list of private, local, state and federal resources to fund their delivery of services for those with special needs. The resources that can reasonably be expected to be available to assist persons with special needs include federal, state grants, and local public and private sector resources, such as United Way. It is anticipated that these resources will be used to support the housing and case management services of those in need. The federal grants will be used primarily for homeless with other non-federal state and local funds being used for non-homeless special needs persons.

HUD Tables 3C