

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The city of Boise's Housing and Community Development Division is responsible for the administration of federal funds received from the U.S. Department of Housing and Urban Development (HUD). To maintain compliance, the city of Boise's (City) Housing and Community Development Division completed its regulatory Five-Year Consolidated Plan for program years 2016-2020. The Five-Year Consolidated Plan describes the anticipated investments, strategies, goals, and community development needs. To receive funding, needs must comply with Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) regulations. This Annual Action Plan is the fifth and final of the Five-Year Consolidated Plan and will identify investments using CDBG and HOMEI funds, for the program year (October 1, 2020 - September 30, 2021).

Resources to achieve goals of the 2020 Annual Action Plan are entitlement funds through HUD. The City is awarded \$1,427,480 in CDBG and \$780,092 in HOME entitlement funding. In addition, the City anticipates program income in the amount of \$400,000 of (CDBG) and \$400,000 (HOME) from loan payoffs and monthly payments.

The City established goals, outcomes and objectives for Program Year 2020 (PY20). Strategies were outlined in the Five-Year Consolidated Plan, as approved by HUD. The seven (7) identified strategies (in no order) are: Supportive Services and Outreach; Address Needs of Chronically Homeless Households; Increase Supply of Affordable/Accessible Rentals; Homeless Prevention and Rapid Re-Housing; Preserve Older Housing and Rental Units; Increase Affordable Homeownership Options; and Increase Neighborhood Livability.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Priority needs for the city of Boise (City) continue to revolve around housing and non-housing community development activities. All objectives and outcomes need to address those with activities that serve those earning less than 80% of area median income; households experiencing homelessness; and special needs. The City is now starting implementation of a community land trust and incentive package that might insight development. Data supports that new housing being constructed by the

private market is providing housing stock that targets 80% of AMI and above. For those who earn less than 80%, there are limited options outside of projects that are supported by Low Income Housing Tax Credits (which are fewer in comparison to the private for profit developers). Priority continues to focus on partnerships, including neighborhoods, to create livable environments to support housing when it is financially feasible for a range of incomes.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the 2019 Program Year, the city of Boise (City) in collaboration with Idaho Housing and Finance Association (IHFA) has continued to monitor the construction of Adare Manor which was an investment of \$2.3 million (\$800,000 - City) in HOME funds to support 134-units of mixed income housing (121-units are for incomes less than 80% of area median income). HOME funds will ensure that 13-units are for incomes less than 50% of area median income. This project was leased up in October 2019 and the development team has yet to provide either entity with the necessary final documents to close out the project.

The City has been monitoring the progress and Davis Bacon compliance for the Boise City Housing Authority to construct 27-unit Permanent Supportive Housing project for chronically homeless veterans. As of June 2020, the project is 85% complete and set to lease up in September 30, 2020.

Coordinated Entry continues to assist families experiencing homelessness. This accomplishment has resulted in the prioritization of those whom need housing and a more efficient, coordinated delivery of supported services for those most in need. On average Coordinated Entry is screening approximately 60 households per month. The Continuum of Care (CoC) continues to thrive in its ability to make real-time data driven decisions with its Homeless Management Information System (HMIS). During COVID-19, the CoC was able to assist 11 households to find permanent housing. The collaboration between service and housing providers is truly making a difference.

As in past years, the real estate continues to appreciate to unprecedented levels. AutumnGold Senior Services (AutumnGold) has continued to use HOME Investment Partnership Funds to create affordable homeownership opportunities. In 2019, they will have constructed and sold seven (7) new single family housing units. They currently are under contract to purchase two additional lots to construct nine (9) new single family housing units.

The City has also continued to assist eligible homeowners with home improvements to maintain and preserve affordability of their single-family house. During this year, the City continued its work on needed improvements to its rental housing. The City has over 300 units of affordable rental housing. Given that the City charges below fair market rent, being able to make improvements has been difficult. By September 2020, 70 of the 80-units will have been completely renovated.

Through June 2019, public services funds have assisted 5,979 income eligible households with medical care, early learning childcare, critical counseling, case management, and job training. These continue to serve as a safety net for a vulnerable population. This is a reduction for the same point in time last year and is the result of COVID-19. One public service provider elected to terminate their contract due to not meeting objectives, monitoring results, and the impact of COVID-19. The City did offer technical assistance and the opportunity to amend the contract to a different eligible activity. The agency felt terminating was the better option.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The draft plan was made available for public comment July 10 - July 17, 2020.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
CDBG Administrator	BOISE		Housing and Community Development Division
HOME Administrator	BOISE		Housing and Community Development Division

Table 1 – Responsible Agencies

Narrative (optional)

The city of Boise’s Housing and Community Development Division is located within Planning and Development Services. Housing and Community Development is responsible for the administration of funds received from the U.S. Department of Housing and Urban Development (HUD). Funds from HUD include Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME).

It is worth reiterating the ways in which these federal funds can be used, as those new to this process may be unaware and/or desire to use all entitlement funds for the construction of affordable housing and/or to provide housing for homeless households. CDBG regulations provide oversight for eligible activities. These include: acquisition of real property (usually for the development of affordable housing or public facilities), relocation and demolition, rehabilitation of residential and non-residential structures, construction of public facilities (water and sewer facilities, streets, and neighborhood centers), public services, activities relating to energy conservation, and provision of assistance to profit-motivated businesses to carry out economic development with job creation/retention activities. CDBG funds **cannot** be used to construct new housing (except for land acquisition/site preparation), political activities, construction of buildings for the conduct of government, and certain income payments.

Aside from being an eligible activity, funds must be used to meet a national objective. There are three national objectives:

- 1) Benefit low-and moderate-income persons;

- 2) Aid in the prevention or elimination of slums or blight; and
- 3) Urgent need.

To meet the benefit of low-and moderate income persons, the activity must be:

- An area benefit (51% of the census tract is low – mod income)
Activities: Public Art, Sewer, Sidewalks, Public Facility, etc.
- A housing benefit (household is under 80% area median income)
Activities: Home Improvement, Home Ownership, Rental Housing
- Limited Clientele (Individual is under 80% area median income)
Activities: Public Services, Public Facility
- Job Creation/Preservation
Activities: Economic Development

To use funds for the prevention and/or elimination of blight, the area must meet certain tests. Currently, there are no designated areas of slum/blight. The City has and will continue to invest in areas that are designated “Urban Renewal Areas.”

Urgent need is described best as, using CDBG to respond after a natural disaster (tornado, hurricane, etc.). The City has not used CDBG for these purposes to date. *With the current pandemic, the City used CARES funds to support non-profits with service delivery. These activities were not considered "urgent need" rather, they could fall within existing identified priorities.*

HOME Investment Partnership Program funds exist with the outcome of putting income eligible persons into housing. This can be through the creation of new housing, acquisition/rehab, or rehabilitation.

Whether using CDBG or HOME funds, projects and partners must comply with other federal regulations including, but not limited to: Fair Housing, American’s With Disabilities Act, Affirmative Marketing, Accounting, Environmental, Labor Standards, Lead-based Paint, Uniform Relocation, and Housing Counseling.

Consolidated Plan Public Contact Information

The city of Boise’s Housing and Community Development Division contact person for the Five-Year Consolidated Plan and Annual Action Plan is:

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Agencies have been identified from participation in the Annual Public Services Grants Workshop, HOME Investment Partnerships Application Workshop, priorities from the Boise City Ada County Continuum of Care, and supporting data from the United Way's ALICE report.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The city of Boise (City) owns and operates affordable rental properties that serve extremely low, very low, and low-income individuals. The City coordinates with local providers of health, mental health, homeless, and other services for its residents. Local and federal investments during PY16, PY17, PY18 and PY19 with CDBG and HOME has been used in partnership with other funding sources to develop 66- units of Permanent Supportive Housing; this is the best example of enhancing coordination between public, private, health, mental health, and service organizations. It is also provided a road-map for the City in providing case management services for the most vulnerable tenants housed by the City of Boise. To further encourage coordination of services, the City uses CDBG Public Service and other local funds to support local nonprofit organizations. These nonprofits include health, mental health, housing, and homeless services within the community.

The Continuum of Care Manager has led the coordination of an advisory committee for New Path (first Permanent Supportive Housing project in Boise). The committee works to ensure the medical services and case management services are working in harmony with the developer and property management team to ensure the success of the previously homeless households. Through weekly meetings, needs, barriers, concerns, etc. are discussed and solutions identified.

The framework established by the New Path advisory committee paved the foundation to proactively establish an advisory committee for Valor Pointe (Veteran's Permanent Supportive Housing). This advisory committee, comprised of the development team, finance team, supportive services, and Continuum of Care Manager are working together in advance of the construction/lease-up for the project. The relationship building, expectation setting, and strategies for consistent processes are discussed in advance (rather than reactionary) to ensure a successful transition for homeless veteran households.

Both projects are examples of the collaboration between all entities to ensure the most vulnerable households are protected and served. The City of Boise recently entered into a contract with Terry Reilly Health Services to provide case management services for some of the most vulnerable currently

residing in City housing. This is modeled after the information learned from other Permanent Supportive Housing projects.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Boise City/Ada County Continuum of Care (CoC) is coordinated by a full-time city of Boise employee. The focus of this position is the coordination of homeless activities to address local needs. City staff that administer the CoC, CDBG, and HOME programs are housed together. This provides an opportunity to decrease duplication of efforts, increase efficiency of systems, and implement initiatives that are designed to work in concert with each other. CoC efforts have resulted in the continued implementation and build out of Coordinated Entry. This single point of entry for households experiencing homelessness reduces the duplication gathering household information, care provided by agencies; while prioritizing housing and supportive service needs. Local funds support program staff of Our Path Home, the CoC's Coordinated Entry access point. Through June 2020, Our Path Home has assessed 566 unduplicated homeless persons (an increase of 14% from last year) for housing and supportive services. Our Path Home has identified the need for additional case management support.

The CoC continues to benefit from owning its own Homeless Management Information System (HMIS) system. This has provided accurate, timely, and increased accessibility that the CoC had not been privy to previously. This has increased transparency, efficiency, and effectiveness of the CoC to identify needs to reduce chronic homelessness. CDBG Public Service grantees whom also report into HMIS now have a report that will extract the necessary information to meet the data reporting for CDBG contract compliance. This report has decreased the duplication of data and reduced the potential for errors. Over the next program year, the CoC will be launching with other public/private partners a campaign to end family homelessness.

The work of the CoC has yielded some impressive results with permanent supportive housing. New Path (the first Permanent Supportive Housing in Idaho) with permissions has been gathering data on the residents. In the first year, there was a 63% decrease of service utilization (ER, jail, etc.) with a reduction of \$1.4 million in savings to the community for reduced service utilization. Residents also reported an increase in overall well-being.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The city of Boise (City) does not receive ESG funds. As the lead agency for the Boise City/Ada County Continuum of Care, the City coordinates communication, facilitates meetings, manages strategy

development, annual reporting, and HUD application oversight. The City continues to contract with Innovative Community Alliances for management of the Homeless Management Information System (HMIS). This will be used to meet HUD's data collection, management, and reporting standards on client data and housing and services provided.

The CoC Manager works with Idaho Housing and Finance Association to determine the allocation and prioritization of ESG funding.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Boise
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from various City departments provide insight, data, planning documents, and other information to create various sections of the plan. This also includes the data from three neighborhoods and priorities expressed in projects to increase the livability of their neighborhoods.
2	Agency/Group/Organization	TERRY REILLY HEALTH SERVICES, INC.
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Terry Reilly through its participation in the Grants Workshop and application for public services, continues to demonstrate the power of wrap around supportive services through access to health care. In addition to basic health care, mental health, pharmaceutical assistance, and intensive case management are pillars to self sufficiency. They are a collaborative agency with the Continuum of Care and Coordinated Entry; providing wrap around supportive services.
3	Agency/Group/Organization	CATCH
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CATCH Inc through its participation in the Grants Workshop and application for public services, is a key stakeholder in the administration of Coordinated Entry and providing rapid rehousing. They are leading the coordination and implementation of the CoC's strategy.
4	Agency/Group/Organization	Boys and Girls Club of Ada County
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Boys and Girls Club of Ada County through its submission of a public services application demonstrated the importance of supportive services. Eligible households receive after/before school care, meals, tutoring, and summer education. This ensures that children are provided a safe place to learn, interact socially, and thrive; while parents are working. The Boys and Girls Club of Ada County is a first time applicant to the City of Boise.
5	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army through its participation in the CDBG Grants Workshop and application submission demonstrate the responsiveness to assisting in breaking the cycle of poverty through case management and group workshops.
6	Agency/Group/Organization	Society of St. Vincent de Paul, Southwest Idaho District Council
	Agency/Group/Organization Type	Food Pantry
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	St. Vincent de Paul through its participation in the CDBG Grants Workshop and application submission demonstrate the responsiveness to assisting vulnerable households with access to their food pantry.

7	Agency/Group/Organization	WOMENS'S AND CHILDREN'S ALLIANCE, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's and Children's Alliance through its participation in the Grants Workshop and public services application demonstrates the importance of supportive services. Households may receive intensive case management, financial literacy, emergency shelter, and group therapy as they transition to self-sufficiency. They are a collaborative agency with the Continuum of Care and Coordinated Entry.
8	Agency/Group/Organization	AutumnGold Senior Services, Inc
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	AutumnGold through its application for HOME funds and participation in the HOME workshop contributed towards increased housing options for income eligible households. The application approved will bring nine (9) new single family homes for purchase.
9	Agency/Group/Organization	NeighborWorks
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NeighborWorks through its application for HOME funds and participation in the HOME workshop contributed towards increased housing options for income eligible households. The application approved will bring six (6) new single family homes for purchase.
10	Agency/Group/Organization	Leap Charities
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Rental Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LEAP through its application for CDBG/HOME funds and participation in the HOME workshop contributed towards increased housing options for income eligible households. The application approved will bring two new rental units on a church parking lot.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Boise	The City continues to ensure that the Annual Action Plan is consistent with priorities and strategies identified in the Continuum of Care. The Continuum of Care has broad representation through working groups.
Blueprint Boise	City of Boise	A comprehensive guide to manage the City's growth for the next 20 years.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Transportation Action Plan	City of Boise	A planning guide to look at transportation needs for growth and evaluates what is possible to increase connectivity for all types of transportation.
Grow Our Housing	City of Boise	An approach to increase housing options for a variety of income types and strategies.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The city of Boise’s Housing and Community Development (HCD) Division is located within Planning and Development Services. HCD is responsible for administration of funds received from the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grants (CDBG) and the HOME Investments Partnerships Program (HOME).

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

As previously stated, the City of Boise's Housing and Community Development Division is responsible for the administration of federal funds, general funds, property management, and neighborhood outreach and planning. Since November 2019, the Grants and Programs Manager has been a contributing member of the United Way's strategic committee to update the ALICE (Asset Limited, Income Constrained, Employed) report. This data reflects a different perspective from vulnerable households whom may not participate in the City's public comment or data collection. Results are consistent with the need for affordable housing and livable wages as top issues.

The city of Boise's Annual Action Plan is available for public comment July 10 - 17, 2020. This ensures that the Annual Action Plan can be approved by Mayor and Council on July 21, 2020.

A public hearing was held on July 15, 2020.

The Annual Action Plan was available on the Housing and Community Development website from July 10 - 17, 2020. Legal Announcements were published on July 17, 2020.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,427,480	400,000	0	1,827,480	0	Final action plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	780,092	400,000	1,547,917	2,728,009	0	Final action plan.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME and CDBG funds are leveraged with city general funds and other local financial resources. Agencies that receive CDBG and HOME funds must provide leverage with other local, state, and federal sources. Sources of leverage include: Low-income Housing Tax Credits, State HOME funds and Federal Home Loan Bank Board funding (FHLBB) grants, United Way funding, Public Health Services Funding (federal), Substance Abuse and Mental Health Services Administration (federal), Department of Justice, United States Department of Agriculture (USDA), private foundations and donation funding. On average, each HUD dollar is leveraged with approximately \$7 of other federal, state, local, and private funds. When projects are supported with HUD funds through the City of Boise (City), a greater reach is extended to those who earn less than 80% of area median income. This reach provides a safety net to assist in self-sufficiency for vulnerable persons.

City General Funds: The City’s Continuum of Care Manager facilitates fair housing education, administration of the Continuum of Care, and is supported by local resources. This position demonstrates the City’s commitment to Affirmatively Furthering Fair Housing and other Continuum of Care priorities through established working groups. Additional City General Funds support the Housing Management Information System

(HMIS), Energize Our Neighborhoods, and the Grow Our Housing Initiative. Grow Our Housing will focus on four strategies; Housing and Community Development will be the lead division for the Housing Land Trust position and program. General funds will support the new position to implement the Grow Our Housing Strategies and will start on July 27, 2020.

HOME Match. The HOME Program requires participating jurisdictions to provide a 25 percent match on most HOME entitlement funds expended each program year. Match is a permanent contribution to affordable housing of non-federal funds. Applicants for HOME-CHDO set-aside funds are encouraged to demonstrate matching funds. Matching funds are reported and approved by the city of Boise's (City) Housing and Community Development Division annually. In the event a HOME-CHDO is unable to contribute the match requirement, the City will fulfill the match commitment. HOME-funded projects and match resources are reported in the Consolidated Annual Performance and Evaluation Report (CAPER). The City has available match in the amount of \$2,815,513 (bond financing) and \$2,196,022 (other resources). HOME regulations restrict the percentage of bond financing that can be used as match. City staff track all HOME eligible match funds to ensure the 25% match requirement is met. *Available match is not a liquid asset; rather it is from projects in previous program years that HOME funds were partnered with other funds (ex: first position home ownership loans, Habitat for Humanity, and Mercy Senior Housing).*

For PY20, the City requested and received a waiver for match.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The city of Boise continues to evaluate the use of publicly owned land to facilitate the expansion and/or preservation of affordable rental housing. This continues to be a high priority.

In February 2020, the City made available its first Request for Proposal (RFP) for the development of 4+ acres of City-owned land adjacent to a City park. Five developers responded to the RFP and one was selected. Currently, the City is developing an MOU for the project to move forward. As of June 2020, the City continues to look for vacant parcels on transportation corridors that can advance the mission of leasing land to promote mixed-income and mixed-use development. It is probable that three more parcels will be leased by the City in the next two years. This strategy (Land Trust) was just approved by the Mayor and Council on June 9, 2020. Under current development are the policies and procedures for the land trust and incentive package for developers.

Discussion

The city of Boise will continue to educate and prioritize the use of HUD and local funds to bring a variety of projects that meet high needs, priority goals, and align with citizen input, neighborhood needs, and those identified with the ALICE report.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Supportive Services and Outreach	2016	2020	Non-Housing Community Development	City-wide	Supportive Services and Outreach	CDBG: \$309,748	Public service activities other than Low/Moderate Income Housing Benefit: 9305 Persons Assisted
2	Increase supply of affordable/accessibile rentals	2016	2020	Affordable Housing	City-wide	Increase supply of affordable/accessibile rentals	CDBG: \$600,000 HOME: \$850,000	Rental units constructed: 16 Household Housing Unit
3	Homeowner housing rehabilitated	2016	2020	Affordable Housing	City-wide	Homeowner Housing Rehabilitated	CDBG: \$282,236	Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	Increase affordable homeownership options	2016	2020	Affordable Housing	City-wide	Increase affordable homeownership options	CDBG: \$200,000 HOME: \$1,800,000	Homeowner Housing Added: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Neighborhood Livability	2016	2020	Non-Housing Community Development	City-wide	Increase Neighborhood Livability	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Supportive Services and Outreach
	Goal Description	<p>The city of Boise (City) will use the maximum allowed by regulation. For PY20, the City requested and received the waiver to have no cap on public services. Agencies selected provide vital basic need services for those whom are vulnerable and have become more vulnerable with COVID-19. These projects and agencies must be a 501(c)(3), demonstrate compliance with cross cutting federal regulations, and serve persons in the municipal boundaries of Boise.</p> <p>Economic stress on individuals and families can be further exacerbated by the lack of other services that contribute to a positive living situation. Many households which are at the lower end of the income spectrum are also dealing with other financial challenges that make it difficult to maintain stable housing. Medical challenges, substance abuse challenges, domestic violence, mental health issues, needs of children, and support for elderly residents in poverty all contribute to conditions that tear at the fabric of independence and financial stability.</p> <p>The City, through its local and federal allocations, partners with local agencies to provide a level of basic services to assist households in maintaining greater independence and stability. An essential aspect of this support system also involves making people aware they can obtain help when the need arises. Boise is served by a strong supportive service system, as well as a very active emergency response system; these can assist people by getting the necessary assistance they need.</p> <p>Of the 9305: 2148 are projected to be homeless 550 are projected to be chronically homeless 3258 are projected to be special needs (elderly, frail, disabled, etc.)</p> <p>Previously supported projects with general funds are being transitioned to the Continuum of Care for administration. These are for Homeless Prevention and Rapid Rehousing projects.</p>

2	Goal Name	Increase supply of affordable/accessible rentals
	Goal Description	<p>The city of Boise (City) will use its HOME funds to support the development of 42 units (Celebration Acres - part of the PY19 Action Plan and an increase of 14 units from the previous 28 units). With the increase in density and public road access, the City is increasing the support of this project with an additional \$850,000 in PY20 funding. Two (2) units will be constructed with a faith-based community partner. This is an opportunity that has not been explored, but a local non-profit developer has built relationships to construct two units on the property of the church. The City will be working with HUD for compliance with leasing land from a faith based community partner before executing the agreement with the non-profit developer.</p>
3	Goal Name	Homeowner housing rehabilitated
	Goal Description	<p>One-third of the single-family housing stock in Boise is over 30 years of age. These single family homes may be able to maintain and sustain affordability with the investment in efficiency improvements such as insulation, energy star heating and water heating systems, thermal windows, and weather stripping. These types of improvements will lower operating costs. Homes occupied by elderly and persons with disabilities, may need of accessibility improvements so that the residents can maintain independence and not be forced to move to an institutional setting.</p> <p>The City will provide low-interest loans and project management to income eligible owners. Households that are less than 50% of area median income may qualify for grants. Program income will be used to fund owner-occupied improvement loans, it is anticipated that 10 housing units will be improved. Where reasonable, as part of home improvement, the City may refinance the first position loan to preserve affordability of the housing unit.</p> <p>The City just launched an initiative within the Public Works department to help households make energy efficiency improvements. The City will provide \$100,000 of general funds and \$100,000 of CDBG Entitlement funds will be used to leverage these resources. The general funds will provide support to households earning over 80% AMI and the Entitlement Funds will be used to provide support to those earning less than 80% AMI. The program will more than likely be administered by HCD, with technical assistance provided by Public Works. It is anticipated that 15 households will be served by the CDBG Entitlement funding.</p>

4	Goal Name	Increase affordable homeownership options
	Goal Description	<p>As the market continues to appreciate, supporting households earning 80% or less of AMI with low-interest loans to purchase a single-family housing unit in the municipal boundaries of Boise, is incredibly important. HOME funds will be used to provide downpayment/closing cost assistance for income eligible households.</p> <p>AutumnGold is under contract to purchase land that will bring nine (9) new single family housing units in west Boise for income eligible households. NeighborWorks has acquired a parcel of land that will be constructing 40 units of single family housing. HOME funds will provide support to six (6) income eligible households. An additional \$200,000 (HOME PI) will be made available for two (2) 0-30% AMI households to purchase a home with a down payment subsidy to ensure acquisition. Four (4) additional loans will be funded with CDBG RLF for partnership with a primary lender for income eligible households.</p>
5	Goal Name	Increase Neighborhood Livability
	Goal Description	<p>Neighborhood Livability is a collaborative effort between Boise’s residents, public and private partners, and the City to keep neighborhoods desirable. This effort focuses on aligning community resources to improve livability and make measurable change. By focusing on individual neighborhoods and using data as a road map, this strategy will help to create vibrant and connected neighborhoods, thereby preventing slum and blight. Activities may include infrastructure improvements (sidewalks, streets, etc.), public art, expanded/upgraded public facilities, ADA accessibility, or other needs identified.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

Based on community reports and the City's own analysis, projects have been selected that meet basic needs, providing a variety of housing types and strategies for income eligible households, and supporting neighborhoods to increase livability.

Projects

#	Project Name
1	Terry Reilly - Boise Clinic (Medical Care)
2	Women's and Children's Alliance
3	St. Vincent dePaul - New Service
4	Boys and Girls Club - Youth Development Services
5	Our Path Home - CATCH
6	Salvation Army - Pathways out of Poverty
7	Affordable Homeownership - AutumnGold
8	Affordable Homeownership - NeighborWorks
9	LEAP CHARITIES - Affordable Rental Housing
10	El-Ada Community Action Partnership - New Construction Rental Housing
11	Affordable Homeownership
12	Boise Home Improvement Loan Program - Homeowner
13	Neighborhood Livability
14	Administration

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priorities were based on the continued need for increased rental housing, primarily targeted at households earning less than 80% AMI; public services that continue to provide needed access to vulnerable households; collaboration for on-going Coordinated Entry; and neighborhood projects.

Obstacles to addressing needs continues to be that supply is not keeping up with demand.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Terry Reilly - Boise Clinic (Medical Care)
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach
	Funding	CDBG: \$72,500
	Description	Medical Care Services. National Objective LMC. CDBG Activity Code 05M.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5,750 households will benefit from this activity. Of those approximately: 65% (0-30% Area Median Income) 25% (31-50% Area Median Income) 7% (51-80% Area Median Income) 3% (Over Income) 200 Chronically Homeless Persons 1150 Homeless Persons 1300 Special Needs Persons
	Location Description	300 S. 23rd Street, Boise, Idaho 83702
	Planned Activities	Terry Reilly supports patient centered integrated primary and behavioral health care services for very low and low income persons with an emphasis on the local homeless population. The services to be provided by this request include ACT-type case management, an integrated delivery of comprehensive medical and behavioral health treatment and wrap-around support. Services will be targeted to the homeless population in Boise with an emphasis on the chronically homeless with co-occurring substance use disorders and mental health disorders. This project will work with the launch of the Boise City/Ada County Coordinated Entry system to prioritize eligible participants. Through this system, a coordinated outreach plan with agencies across the county will be utilized to identify, access and enroll chronically homeless individuals.
2	Project Name	Women's and Children's Alliance
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach
	Funding	CDBG: \$93,748

	Description	Services for battered and abused spouses. National Objective LMC. CDBG Activity Code 05G.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 154 victims will benefit from these services. Of those approximately: 60% (0-30% Area Median Income) 20% (31-50% Area Median Income) 20% (51-80% Area Median Income) 15 Chronically Homeless Households 66 Homeless 29 Special Need Households
	Location Description	
	Planned Activities	Case Management is a free service provided by three full-time Case Managers to both community and shelter clients. Due to demand for services, community clients are initially placed on a waitlist for case management which also notes the date service was requested. Case Managers will call community clients weekly, and based on availability, will schedule them for an intake appointment. Case Managers may schedule up to six sessions with a community client. Clients completing a shelter intake are assigned a Case Manager who they will begin meeting with within the first two weeks of moving into the shelter and weekly, thereafter. The Case Manager and the resident establish goals and objectives that they work on each week during their stay at the shelter. Case Management services are client-centered and trauma-informed and are provided for the purposes of facilitating access to, coordinating, and ensuring holistic care.
3	Project Name	St. Vincent dePaul - New Service
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach
	Funding	CDBG: \$45,000
	Description	Food Banks. National Objective LMC. CDBG Activity Code 05W.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	1661 beneficiaries * as a first year applicant, it is undertermined the breakout by AMI who will be served. 161 - homeless
	Location Description	3209 W. Overland Road, Boise, Idaho 83705
	Planned Activities	Provide administrative support to ensure local funds are leveraged to continue meeting food insecurity needs.
4	Project Name	Boys and Girls Club - Youth Development Services
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach
	Funding	CDBG: \$15,000
	Description	Youth Services. National Objective LMC. CDBG Activity Code 05D.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 70 children will benefit from these scholarships. Of those approximately: 20% (0-30% Area Median Income) 40% (31-50% Area Median Income) 40% (51-80% Area Median Income) 5 Chronically Homeless Persons 5 Homeless Persons 5 Special Needs Persons
	Location Description	610 E. 42nd Street, Garden City, Idaho 83714 9325 W Mossywood Dr, Boise, ID 83709
Planned Activities	Youth will be provided with scholarships for participation in before/after school programs and/or summer programs. These programs provide activities, child care, tutoring, social interaction, and meals. Services ensure that vulnerable youth are provided a safe environment to grow (academically and socially) while their parents work.	
5	Project Name	Our Path Home - CATCH
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach

	Funding	CDBG: \$63,500
	Description	Homeless Programs. National Objective LMC. CDBG Activity Code 03T.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1650 non-duplicated persons will be served. 75% (0-30% Area Median Income) 15% (31-50% Area Median Income) 10% (51-80% Area Median Income) 330 Chronically Households 801 Homeless Persons 419 Special Needs Persons
	Location Description	503 S. Americana Boulevard, Boise, Idaho
	Planned Activities	Funds will support the Our Path Home (Coordinated Entry) Program Director position. CATCH, Inc. was selected by the Boise City/Ada County Continuum of Care (CoC) as the lead agency in launching and managing this new community wide partnership. Coordinated Entry strives to take a fragmented system of care and build one access point, one assessment of service needs, and one prioritized queue for all persons wanting to end their homelessness. The Program Director role serves as the programmatic leader of Our Path Home, charged with implementing the Coordinated Entry System, administering the program, managing relationships with all CoC providers, supervising Our Path Home staff members and volunteers, and continuously improving the public-private partnership in accordance with national evidence-based practices.
6	Project Name	Salvation Army - Pathways out of Poverty
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach
	Needs Addressed	Supportive Services and Outreach
	Funding	CDBG: \$20,000
	Description	Other Public Services. National Objective LMC. CDBG Activity Code 05Z.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 (0-30% AMI) 15 homeless 5 special needs

	Location Description	9492 W. Emerald Street, Boise, ID, 83704
	Planned Activities	Provide administrative support for a program that will provide case management and group classes to break the cycle of poverty.
7	Project Name	Affordable Homeownership - AutumnGold
	Target Area	City-wide
	Goals Supported	Increase affordable homeownership options
	Needs Addressed	Increase affordable homeownership options
	Funding	HOME: \$1,000,000
	Description	New single family home construction. National Objective LMH
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	9 households earning less than 80% AMI will be served by the activity
	Location Description	Cory Land/Maple Grove (addressing is having to be reconfigured to accomodate the increased parcels)
	Planned Activities	Construction of new single family homes that will then be sold to income eligible households. The City will provide up to \$100,000 of construction costs that will be then forgiven over 20 years to the income eligible household. The project will require Resale for the HOME funds.
8	Project Name	Affordable Homeownership - NeighborWorks
	Target Area	City-wide
	Goals Supported	Increase affordable homeownership options
	Needs Addressed	Increase affordable homeownership options
	Funding	HOME: \$600,000
	Description	New single family Construction. National Objective LMH.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The project will construct 40 units and six (6) will be for income eligible households. The HOME funds will provide up to \$100,000
	Location Description	Cole and Fairview

	Planned Activities	Construct single family houses and then sell to income eligible households.
9	Project Name	LEAP CHARITIES - Affordable Rental Housing
	Target Area	City-wide
	Goals Supported	Increase supply of affordable/accessible rentals
	Needs Addressed	Increase supply of affordable/accessible rentals
	Funding	CDBG: \$600,000
	Description	New rental housing. National Objective LMH
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 income eligible households will be able to rent the units on land provided by a church.
	Location Description	4400 W. Taft Street, Boise, IDaho 83703
	Planned Activities	Lease, site preparation, and construction of two new units for rental. The units will be four bedroom; two bath units that are 960 sq ft.
10	Project Name	El-Ada Community Action Partnership - New Construction Rental Housing
	Target Area	City-wide
	Goals Supported	Increase supply of affordable/accessible rentals
	Needs Addressed	Increase supply of affordable/accessible rentals
	Funding	HOME: \$850,000
	Description	Increasing access to a variety of affordable housing units in Boise. National Objective LMH
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	42 units will be constructed for households earning less than 80% AMI.
	Location Description	10881 W. Florence Boise
	Planned Activities	This funding is in addition to the \$750,000 allocated in PY19 for the construction of 42 units. Over the past year, the development team has been responsive to increasing the density of the project (from 28-42; increase of 14 units) and adding a public road.

11	Project Name	Affordable Homeownership
	Target Area	City-wide
	Goals Supported	Increase affordable homeownership options
	Needs Addressed	Increase affordable homeownership options
	Funding	CDBG: \$200,000 HOME: \$200,000
	Description	Acquisition of single-family homes for income eligible households. National Objective LMH
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This will be CDBG RLF funds to assist four (4) income eligible households with down payment assistance (and partnership with a local lender) for the purchase of a single-family housing unit. Two (2) units will utilize HOME PI for 0-30% AMI to purchase an eligible property. Funds will be forgiven over 20 years.
	Location Description	TBD
	Planned Activities	Assist income eligible households (under 50% AMI) with financial assistance to purchase a home within the municipal boundaries of Boise.
12	Project Name	Boise Home Improvement Loan Program - Homeowner
	Target Area	City-wide
	Goals Supported	Homeowner housing rehabilitated
	Needs Addressed	Homeowner Housing Rehabilitated
	Funding	CDBG: \$282,236
	Description	Home improvements for income eligible households. National Objective LMH. CDBG Activity Code 14.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 income eligible households will be provided assistance. Where feasible, refinancing a first position loan and providing home improvements to preserve affordability will be allowed. \$100,000 of Entitlement will be used to match general funds for income eligible households to complete energy efficient improvements. The general funds will be for household earning over 80% AMI.
	Location Description	TBD

	Planned Activities	Home improvements, energy efficiency improvements, and refinancing with home improvements.
13	Project Name	Neighborhood Livability
	Target Area	City-wide
	Goals Supported	Increase Neighborhood Livability
	Needs Addressed	Increase Neighborhood Livability
	Funding	CDBG: \$150,000
	Description	The City will use funds that support projects improving infrastructure, public art, public facilities, etc. National Objective LMA. CDBG Activity Code 3.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20,000 persons through Low Mod Activity
	Location Description	TBD
	Planned Activities	Public Art, Facilities, and/or Transportation improvements
14	Project Name	Administration
	Target Area	City-wide
	Goals Supported	Supportive Services and Outreach Increase supply of affordable/accessible rentals Homeowner housing rehabilitated Increase affordable homeownership options Increase Neighborhood Livability
	Needs Addressed	Supportive Services and Outreach Address needs of Chronically Homeless Households Increase supply of affordable/accessible rentals Homeowner Housing Rehabilitated Preserve non-owner occupied housing units Increase affordable homeownership options Increase Neighborhood Livability
	Funding	CDBG: \$285,496 HOME: \$78,009

Description	Boise City will use 10% of HOME Entitlement funds (\$74,005) and 20% of CDBG Entitlement funds (\$277,000) for administration of these programs and projects in 2020.
Target Date	9/30/2021
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	150 N. Capitol Boulevard, Boise, Idaho
Planned Activities	Activities include preparing required reports and planning documents, contract administration, grant management, citizen participation, subrecipient monitoring, fair housing education and outreach, analysis of impediments, Section 504 Assessment and Transition Plan, lead education, environmental reviews, and the identification and development of programs to meet the needs of the community's lower income residents and household experiencing homelessness. HCD will budget for the allowable administration funding under both the CDBG and HOME Programs.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The city of Boise does not target funding or programs to specific geographies within the municipal boundaries of Boise. Funds are allocated based upon need, priorities, and goals.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's primary method of allocating CDBG and HOME funds is to assist low- to moderate-income and special needs populations.

Discussion

The Annual Action Plan (fifth) for Program Year 2020 (PY20) is guided by public comment period from the original Five-Year Consolidated Plan, Public Service applications, HOME applications, community data, and other community priorities. The pressing need identified by citizens is creating or preserving affordable and accessible rental/homeownership units. In the Program Year 2019 (PY19), the City provided HOME funds to assist in the construction of 28-units for households earning less than 80% Area Median Income. Over the year, we have worked with the developer, El-Ada to increase the density and add a public road. Both parties have found agreement and therefore, the City is providing additional HOME funds to support the increased 14 units (in total 42-units between PY19 and PY20).

The City continues to educate on the complexity of developing affordable housing from concept to reality. Over the last four years, with the federal funding, the City has been able to leverage the construction of 364 new rental units that are income restricted within the City. This may be the largest increase in new construction during the history of receiving federal funds. During this time, new construction, acq/rehab, and down payment assistance have added nearly 30 new units of homeownership with the HUD resources. Finally, federal funds were able to leverage the preservation of 325 multi-family and owner occupied housing units. With these accomplishments, also have come the complex monitoring for projects that triggered Davis-Bacon and unique Historic Preservation requirements. To that end, in the fifth and final year, new construction will be on single-family housing units. This will allow for the continued monitoring of projects that are nearing completion and the start of additional multi-family construction from previous program years.

With the sophistication of the Continuum of Care, emphasis continues to be placed on collaborating and strategically realigning resources to ensure successful implementation of Permanent Supportive Housing projects. This realignment is for agencies that will or have services in place that can meet the needs of the most vulnerable who have transitioned to permanent housing from homelessness. Realignment will provide one piece of a funding puzzle for on-going client centered supportive services.

Again, while not determined a pressing need by citizens, data demonstrates the priority for assisting income eligible families to become homeowners in Boise. As the housing market continues its rise, those earning 80% or less of area median income are priced out. Making financial resources available is critical. Finally, having resources to assist those with home improvements is key to preserving and maintaining an affordable housing stock in Boise.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As a participating jurisdiction, the city of Boise (City) dedicates HOME and CDBG for the development, creation, and preservation of affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	51
Special-Needs	7
Total	62

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	31
Rehab of Existing Units	25
Acquisition of Existing Units	6
Total	62

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Investments will primarily be directed at the development of new affordable single family housing units and preservation of existing housing units. Preservation may include the rehabilitation of older units or financial assistance for the purchase of an existing single-family home (in the form of a second mortgage). This helps to meet the housing needs of low-income households who wish to have housing options in Boise. This continues to align with data from the 2015 Housing Needs Assessment, data from the Five-Year Consolidated Plan, updated rental vacancy rates, real estate market trends.

HOME funds will support 14 new units of rental housing (a total of 14 will be constructed), contingent upon approval of Low-Income Housing Tax Credits; and 21 new homeownership opportunities.

CDBG funds will support 2 new units of rental housing and 25 homeowner occupied rehab

AP-60 Public Housing – 91.220(h)

Introduction

The Boise City Housing Authority (BCHA) has recently submitted its Five Year Action Plan, which was used to create the following Annual Action Plan for Public Housing.

Actions planned during the next year to address the needs to public housing

BCHA continues to operate 160 units of Public Housing and 1379 Housing Choice Vouchers. Beginning October 2020, there will be a total of 1393 Housing Choice Vouchers.

Additionally, it will:

- Expand the Supply of Assisted Housing Units
 - Improve the Quality of Assisted Housing
 - Operate at a High Level of Efficiency
 - Promote Self-Sufficiency and Asset Development of Assisted Households
 - Promote Homeownership Opportunities
 - Ensure Equal Opportunity and Affirmatively Further Fair Housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

BCHA encouraged public housing residents to become more involved in management by conducting its Resident Advisory Board Meeting.

BCHA encourages public housing resident to participate in homeownership by:

- BCHA referred 14 families who were interested in homeownership to first-time homebuyer workshops covering the following topics: benefits of and preparation for homeownership, credit analysis, FICO scoring methodology, mortgage types and property taxes, home maintenance and homeowner responsibilities.
 - BCHA's Homeownership Coordinator facilitated a homeownership workshop and provided on-on-one meetings with current FSS participants to determine short and long term goals in obtaining homeownership, and to make a plan to reduce any barriers that need to be addressed.
 - BCHA was able to collaborate with the following local agencies to provide services that will prepare interested participants for future homeownership: NeighborWorks Boise, Idaho Independent Bank, Debt Reduction Services, Vocational Rehabilitation, Finally HOME, IHFA, Love Inc, Dress for Success, Idaho Department of Labor, TRIO, and Idaho Department of Health and Welfare.
 - BCHA actively promoted the Homeownership program to all existing voucher holders through quarterly newsletters and by attending weekly voucher briefing meetings for new households.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A - not a troubled PHA

Discussion

BCHA has been an invaluable partner by making available project-based vouchers for two permanent supportive housing projects. Both projects would not be financially viable without this resource.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Boise’s Housing and Community Development (HCD) Division coordinates the local Continuum of Care (CoC) planning process. The CoC is a public-private partnership working to prevent and end homelessness in Boise City/Ada County with the expressed goal of managing a collaborative community approach to ending homelessness and, when homelessness does occur, ensuring the experience is rare, brief and only happens one time. The CoC approaches its work through four primary lenses: the lived experience of clients, partnership, data and equity.

- **The City’s Role**
As the lead agency and collaborative applicant for the Boise City/Ada County Continuum of Care, the City of Boise’s responsibilities include administrative, planning, monitoring, reporting and systems coordination. The City also serves as the collaborative applicant for CoC Program funds and contracts with the Institute for Community Alliances (ICA) to manage the Homeless Management Information System (HMIS) used to guide local, data-driven decision-making. .
- The **Executive Committee** is the governing authority of the CoC. The Executive Committee is responsible for ensuring the CoC meets the standards set forth in 24 CFR Part 578 and provides the overall strategic direction for the CoC, including establishing priorities and goals. The Executive Committee is supported in its work by the City of Boise and several standing committees, advisory committees and work groups.
- **Standing Committees** include Planning and Development, Data and Performance, Score and Rank, and Coordinated Entry Oversight and Evaluation. Each of the standing committees form sub-committees and working groups as needed to fulfill their duties.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC’s one-year goals stem from its five-year strategic plan which includes four primary initiatives: mature the CoC, end family homelessness, scale-up supportive housing and reduce first-time homelessness. One-year goals within these initiatives include launching a Campaign to End Family Homelessness, reviewing the coordinated entry prioritization process through a racial equity lens, identifying a sustainable funding source for supportive services, launching an eviction prevention fund, and designing a cross-agency street outreach program.

In February 2020, the CoC launched a revamped street outreach program. The program focuses on

connecting unsheltered individuals and households to services, primarily housing but also mental health or substance uses services, and emergency shelter. The CoC is exploring the creation of a multi-disciplinary HOST (Homeless Outreach Street Team) by partnering with local EMS, mobile crisis and law enforcement. The City also provided funds for the outreach team to use for rapid re-housing efforts and the coordinated entry access point is co-located with the street outreach team's staff. Efforts, including outputs and outcomes, are empirically tracked through HMIS.

Addressing the emergency shelter and transitional housing needs of homeless persons

Housing programs and service agencies in Boise City/Ada County are designed to meet the specific needs of persons experiencing homelessness. This is met through a coordinated network of emergency shelters, transitional housing (particularly for victims of domestic violence) providers, and permanent housing and service providers. Through the CoC's response to COVID-19, innovative ways to meeting the needs of those in emergency shelter have been identified by the CoC. The CoC is in the process of making mid-to-long term range plans to enhance the services provided by emergency shelters while other partner agencies come alongside the shelters to move people into permanent housing. Not unlike other areas of the country, Boise City/Ada County is extremely challenged by a tight rental market, limited affordable housing inventory and a dearth of landlords and property managers willing to work with the housing programs the CoC provides. For the first time, starting in 2019, all of the emergency shelters within the CoC are inputting data into HMIS.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The degree to which coordinated entry is integrated with HMIS allows the CoC to expediently serve the most vulnerable, especially those experiencing chronic homelessness. As the CoC launches its campaign to end family homelessness, the CoC will increase with speed with which families with children can be served. The CoC is also exploring how to evolve its permanent supportive housing interventions to better serve those experiencing chronic homelessness or long-term and episodic homelessness. The CoC expanded its eligibility criteria for permanent supportive housing to include those households that meet the spirit of the definition of chronic homelessness but that did not meet the recordkeeping requirements. The CoC is also working to create a mechanism by which it can bridge housing interventions to step up the level of support services and the length of the rental subsidy should it be needed by the households. For example, households exiting rapid re-housing can now bridge to a Section 8 voucher.

The City of Boise owns and operates over 300 units of affordable housing for very low- and extremely

low-income persons. Currently, 20% of these tenants were experiencing homelessness upon entry and the City prioritizes serving this population.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention efforts are part of the CoC and reducing first-time homelessness is one of the CoC's strategic initiatives. Service providers such as the Jesse Tree of Idaho, the Boise School District, CATCH, and El-Ada Community Action Partnership provide homelessness prevention services for individuals and families who are at risk of homelessness. The City provides local funding to the Boise School District and Jesse Tree for homeless prevention. The CoC is currently re-designing its homeless prevention partnerships to better leverage the relationships between providers delivering universal prevention services with providers that specifically target certain, high-risk sub-populations such as those with an eviction notice, those that are doubled up, non-lease holders, those with non-sustainable income or budgets, and those being discharged from a hospital, jail/prison, or aging out of foster care.

The Boise City/Ada County Housing Authority (BCACHA) permanent supportive housing programs and Supportive Housing and Innovative Partnership (SHIP) programs help participants in accessing treatment options. Treatment options address physical health, mental health, and substance use disorder (SUD) barriers which often have high employment barriers. The Women's and Children's Alliance emergency shelter and transitional housing programs have SOAR trained case managers. These case managers assist homeless participants in navigating and expediting the application process for SSI/SSDI. All of the CoC-funded permanent supportive housing projects connect participants to employment options with the support of case managers.

Access to mainstream resources for people who are experiencing homelessness is a critical component in moving a person from homelessness to stable, permanent housing. BCACHA coordinates housing assistance with Terry Reilly (a community health center whom accepts Medicaid). Terry Reilly assists people in need of mental health care, primary care, dental services, inpatient mental health treatment, and detoxification services. BCACHA also administers the Pathways program which links health outcomes with housing.

The Supportive Housing and Innovative Partnership program (SHIP) is a nonprofit organization with a goal of serving people exiting from recovery programs in need of support and housing. SHIP serves residents who come from corrections, mental health facilities, and jails. BCACHA's Permanent Supportive Housing programs utilize case management, job training, and employment assistance to help households increase income. BCACHA Transitional Housing (TH) program provide case management to

assist families in job searches. Housing Authority residents who have experienced homelessness benefit from services that include financial planning. The BCACHA's Family Self Sufficiency program and Section 8 Homeownership program both provide opportunities for upward mobility for low-income residents.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Previous outreach for obtaining comments on barriers to affordable housing have yielded comments that the review process is challenging for developers. The city of Boise's Planning and Development Services Department provides an on-line review process that allows for an electronic submission. One of the challenges in working a project through the development review process is that applicants often do not provide the full depth of information and disclosure that allows planners and reviewers to approve a development proposal in the timeliest manner. This infrastructure has been incredibly important during COVID-19 to ensure that projects still move forward.

As demonstrated in community surveys and through analysis to implement Grow Our Housing; improvements on the availability of housing near desired locations with affordability of housing is a priority; while maintaining current housing conditions. Given the continued restrictions based on State statute for affordable housing financing tools, the City has received the green light from Mayor and Council to formalize a Housing Land Trust and developer incentives to prioritize affordable housing in private developments.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The city of Boise's Planning and Development Services Department electronic review system allows applicants to submit development applications electronically. In addition to expediting the submittal process, an electronic review allows for a level of concurrency in having different city departments and authority's access plan documents. This provides for individual agency reviews occurring at the same time. This system provides for a shorter review timeline because reviewers don't have to spend time physically transferring documents to other offices and departments.

The municipal boundaries of Boise provide an adequate supply of land (based on zoning classifications) that is suitable for construction of multi-family, affordable rental units as a use by right. The city of Boise (City) has a limited array of incentives that could positively impact the cost of new affordable development. A density bonus is available for parcels that connect to transit corridors. In July 2019, the City purchased 4.7 acres of land in the Central Bench Neighborhood. This purchase became the first parcel made available for developer's to respond to a Request for Proposal (RFP) to develop the land with mixed-income/use for housing. Construction is set to begin in August 2021. As of July 2020, the City is attempting to purchase two additional parcels that would be presented to developers. These acquisitions allow the City to provide land at a reduced lease to the developer for construction of housing.

The City has made modifications to its on-site parking requirements. These modifications have lowered the required on-site parking spaces in a proposed development. The newer requirements are less stringent and include: for efficiency units-.75 parking space per unit; for one- bedroom units-1 parking space; for two-bedroom units-1.25 parking spaces; for three-bedroom dwellings-1.5 parking slots per unit. Affordable housing projects (meeting HUD income guidelines) and affordability restrictions as defined by the City; the amount of on-site parking may be reduced another 10%. To qualify for this, the development must have at least 80% of the units meeting the definition of affordable. The City does have a provision for partial waiver of impact fees for affordable development. Sec. 4-12-08 of the Impact Fee Ordinance allows for some exemption for housing that is built for the homeless or for low-income residents. The exemption provision requires that “system improvement costs” must be paid from some other source of funds. It is not clear what the distinction is between “system improvement costs” and capital improvements included in the Capital Improvements Plan.

In addition to the parking modifications, there are current rewrites to ordinances for demolition and zoning for the preservation and creation of affordable housing. It is anticipated that both ordinances will be completed by January 2022.

Discussion:

A continued barrier to expanding affordable housing is developers with the capacity to produce affordable housing. The financial resources available have been inadequate to move proposals forward. Entitlement funds administered by the city of Boise are limited for the purpose of developing affordable housing. Thus, developers must not only be skilled in the construction, but the multiple layers to finance a project.

Prior to the 2020 Qualified Allocation Plan (QAP) for Low-Income Housing Tax Credits, a barrier to expanding affordable housing is the conflict of regulation between the Low-Income Tax Credit Program and Affirmatively Furthering Fair Housing. The Low-Income Tax Credit Program prioritizes developments that are in low-income census tract areas. This conflicts with Affirmatively Furthering Fair Housing. Effectively, Affirmatively Furthering Fair Housing strives to increase opportunities for housing that do not continue to concentrate or segregate housing in already identified low-income or racially concentrated areas. This year, the QAP was developed to not penalize projects that are not in a low-income census tract. This is a huge improvement and the City is supporting three different applications for the upcoming application with Idaho Housing and Finance Association (IHFA).

As part of developing the land trust and incentives package, the City has been collaborating and meeting with IHFA to understanding the financial tools available to advance new construction in Boise (and across the state). These tools are invaluable and will become part of the long-term strategies to develop, create, and preserve housing options for all incomes.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The Annual Action Plan identifies priority needs of underserved populations. This plan highlights the need for outreach and supportive services to assist underserved populations. Investing in outreach and supportive services helps to build the foundation for coordinated systems in serving the needs of our vulnerable. Other priorities will include working to provide affordable homeownership opportunities, particularly for those identified as very-low income; assisting with home improvements on older housing units to maintain affordability; and working with developers on new affordable rental housing. Preservation of older multi-family affordable housing is an interim strategy to maintaining and sustaining existing housing.

The city's Housing and Community Development Division will provide technical assistance and oversight to assist housing agencies. Technical assistance will focus on Affirmatively Furthering Fair Housing Market Plans to gain higher levels of participation in City-funded programs by underserved populations. This also aids in reduced barriers to affordable housing, with educated providers.

With the City's facilitation and financial support, the CoC implemented and will continue Coordinated Entry. The CoC will continue to define goals and programs to achieve those goals. CoC agencies and other supportive service providers will help provide outreach to the community who are reluctant to participate in community programs and services such as chronic homeless, immigrants, and refugees.

Through collaborative efforts, agencies collectively can address the obstacles to underserved needs; individually, no single agency can address all obstacles.

Actions planned to foster and maintain affordable housing

Actions presented in this section are those in which the city of Boise (City) has direct oversight and/or regulatory control over through CDBG and HOME Entitlement Programs.

The City owns and operates over 300 units of affordable rental housing. Given the low rents, the ability to complete major improvements has been non-existent. For the first time in the operations of housing, the City will be providing general funds for the replacement and reserves for on-going maintenance needs. During the PY20 Annual Action Plan, rental housing will receive its first annual allocation of \$800k for other properties that are aging.

The City will continue to sponsor its Home Improvement Loan program will assist low-income households in maintaining safe and decent owner-occupied housing. Where needed, the City will offer

grants to those households who earn less than 50% of Area Median Income. To leverage general funds approved during the PY20 Annual Action Plan, entitlement funds will match general funds allocated to Public Works for energy improvements to vulnerable populations. Entitlement funds will provide grants to households earning less than 80% AMI and general funds (with approval) will focus on over 80% AMI. Public Works and HCD will partner for the administration of this program.

Owner-occupied home improvements with refinance for income eligible homeowners, will be available on a limited basis. These loans will preserve affordability for the homeowner, improving the safety and efficiency of the housing unit, while improving financial sustainability. A priority population for refinance is special needs populations.

The Affordable Homeownership Loan Program will provide low interest loans to households at/or below 80 percent of the area median income. Competitive loan products will continue to be explored to provide for successful homeownership. During PY20, \$200k of HOME PI will provide down payment for two households with LEAP Charities for homeownership. LEAP has been working with these households for years, but due to being extremely low-income, they have not been able to purchase a house. The funds will be a forgivable loan, with a 20-year period of affordability.

Seeking partnerships and utilizing resources with CDBG and HOME will be explored.

Actions planned to reduce lead-based paint hazards

Unlike Idaho's neighboring states, the State of Idaho does not administer or enforce a Lead Renovation, Repair and Painting (RRP) program. Similar EPA requirements are in place nationwide, but some states, including Oregon, Washington and Utah, operate in lieu of EPA's program allowing for greater local oversight. These programs must certify to EPA that they are as protective as the federal program and that there is adequate enforcement. EPA's Region 10, includes Idaho, Alaska, Oregon and Washington. There are no local EPA staff enforcing RRP in Idaho.

Both the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) have lead safe rules, however, there are differences between the HUD Lead Safe Housing Rule (LSHR) and the EPA RRP Rule. One major difference is that the LSHR requires clearance examinations. All housing receiving federal assistance through the city of Boise's Housing and Community Development Division will comply with the LSHR.

All CDBG and HOME sub-grantees are required to follow the HUD LSHR requirements based on the activity that they are undertaking. Grantees involved in leasing, acquiring, rehabilitating, or maintaining housing units must keep files that provide compliance with these rules and regulations. Sub-grantees must provide clients with the "Protect Your Family from Lead in Your Home" pamphlet. Verification of this notification must be maintained in client files.

As housing providers purchase, rehabilitate, and lease housing units located in Boise, they are required

to assess and mitigate lead hazards according to guidelines provided in the LSHR. The City will provide technical assistance and Lead Safe Housing classes at least two times during the program year. If needed, the City may offer grants to contractors to complete all required certifications.

Risk Assessments will be performed on all pre-1978 housing in the City's Affordable Housing and Home Improvement Programs. Lead hazard reduction activities are included in all home improvement, when necessary.

Actions planned to reduce the number of poverty-level families

The emphasis of activities funded through local and federal sources is to help people rise out of poverty, rather than mere temporary assistance. Although essential short-term direct aid such as emergency rental assistance; the thrust of the city of Boise's (City) position is to address poverty's root causes and assist people in becoming self-sufficient in the long-term goal. Two key components of helping people attain self-sufficiency are employment and affordable housing. Examples of employment programs that directly influence people's ability to escape poverty include job readiness education, micro-enterprise training and assistance, cultural enrichment, and job placement services. The United Way of the Treasure Valley is a key stakeholder in providing grants to employment programs.

The City focuses on housing efforts on: housing advocacy, homelessness prevention, expiring affordable rental preservation, rental development, and rehabilitation and homeownership assistance. The City has invested local funds in building a long-term transportation plan that provides for greater connectivity. This would provide households the ability to access employment centers that are less expensive than driving a car. Recognizing that limited funds should be focused where the need is greatest, Boise gives preference to projects that directly benefit low- and moderate-income residents or serve low- and moderate-income neighborhoods over those that will benefit the City as a whole.

Actions planned to develop institutional structure

Municipal operations and services are organized within nine City departments. Plan review, building permits, inspections, planning and zoning functions and code enforcement are part of Planning and Development Services (PDS). HCD is a division of PDS and responsible for:

- Administration of CDBG, HOME, and other local funds
- Boise City/Ada County Continuum of Care
- Home Ownership Loan Program
- Home Improvement Loan Program
- Affordable Rental Housing
- Fair Housing Education and Outreach

If additional gaps to delivering service or new emerging needs are identified; the city of Boise has the

institutional structure to be responsive and identify solutions in a collaborative manner.

Actions planned to enhance coordination between public and private housing and social service agencies

The city of Boise (City) owns and operates affordable rental properties that serve extremely low, very low, and low-income individuals. The City coordinates with local providers of health, mental health, homeless, and other services for its residents. Some affordable rental units are used as “match” for other clients of local service agencies. Funding by CDBG and HOME has been used over the years to acquire housing units for increased supply of affordable housing. This investment of federal funds has been in response to specific affordable housing needs in Boise. To further encourage coordination of services, the City uses CDBG Public Service and other local funds to support local nonprofit organizations. These nonprofits include health, mental health, housing, and homeless services within the community.

The Boise City/Ada County Continuum of Care (CoC) is coordinated by a full-time City employee. The primary focus of this position is the coordination of homeless activities to address local needs. City staff that administer the CoC, CDBG, and HOME programs are housed together. This provides an opportunity to decrease duplication of efforts, increase efficiency of systems, and implement initiatives that are designed to work in concert with each other.

The cities of Boise, Nampa, Meridian, and Caldwell annually collaborate to provide Fair Housing and Landlord Training. This is open to all landlords and/or housing providers. Education is provided on fair housing, discrimination, language assistance plans, companion/service animals, and provides a safe place to ask questions.

Discussion:

In addition to the collaboration for Fair Housing and Landlord Training, the cities of Boise, Nampa, Meridian, and Caldwell will be jointly working on the Analysis of Impediments for Barriers to Fair Housing during this program year. As these four entitlement communities are in the same Metropolitan Statistical Area, the ability to have similar strategies to reduce barriers is a great opportunity. While there will be similar barriers, each community will have individual actions too.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City expects to generate and deposit approximately \$500,000 into CDBG revolving loan and \$100,000 CDBG Entitlement funding accounts during PY 2020. These deposits will come from a variety of sources, including:

- second mortgages for homeownership;
- loan payments from rehabilitated owner occupied units;
- loan payments from rehabilitated non-owner occupied units; and

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not use any forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For direct homeownership activities (acquisition that is not with a HOME funded development - ie. AutumnGold and NeighborWorks), the city of Boise (City) will recapture HOME fund for PY20.

Recapture Provisions:

The City will provide a direct HOME Subsidy in the form of a loan, to eligible home buyers for the purchase of an eligible housing unit. Recapture is based on the direct financial assistance (HOME Subsidy). Recapture will be enforced during the period of affordability. The period of affordability is based on the amount of direct HOME Subsidy. Recapture is capped by net proceeds, if any.

If the investment is:

Under \$15,000 = 5 years period of affordability

\$15,001-\$40,000 = 10 years period of affordability

\$40,001+ = 15 years period of affordability

To satisfy the recapture requirement, the home buyer must pay back the direct HOME Subsidy at the time of sale, transfer, or no longer occupies the property as the primary residence. Recapture is calculated by taking the sales price minus loan repayments (Non-HOME loan) and closing costs. This amount is the "Net Proceeds." The City's recapture is limited to the net proceeds, if any.

Once the original HOME Subsidy has been recaptured and, if there is equity; it will be split and subject to "shared appreciation." This is calculated by taking the HOME Subsidy and dividing it by the original purchase price. That percent is applied to the equity.

Explanation and Example of Recapture:

Sales price – loan debt (non- HOME debt) – closing costs = Net Proceeds (HOME amount to be recaptured, if any)

Net Proceeds – direct HOME Subsidy = Equity (if any)

Equity x % of Home Investment towards purchase price = Amount due to borrower

Example:

\$150,000 - \$120,000 (1st position lien) - \$5,000 closing costs = \$25,000 (Net Proceeds available for recapture)

\$25,000 - \$15,000 (direct HOME subsidy) = \$10,000 (Equity)

\$10,000 x .20 (percent of original HOME subsidy) = \$8000 to borrower; \$2000 to PJ for shared appreciation

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale will apply to projects that are developed with a Loan and Regulatory Agreement with AutumnGold and NeighborWorks. See Attachment three for the detailed explanation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds for this.

Pursuant to 92.254(2)(a)(iii), the City may determine separate limits for existing housing and newly constructed housing. The City of Boise has followed the methodology to determine the following maximum purchase price (at 95%).

Both numbers were found using the most recent 1176 sales for existing units (April 25- June 25; the last 30 days did not meet the 500 threshold) and 506 sales for new construction (February 1 to June 25). *The June 25 date, was the date of request for data based on development of the Annual Action Plan.*

For existing housing the maximum purchase price for a single-family home is \$314,925 (median is \$331,500). New construction for a single family home is \$398,905 (median is \$419,900). HUD's median price for existing single family homes is \$252,000 and \$271,000 for new construction. It is not the intention to go to the maximum, however, the City cannot suppress the market with these HUD published rates.