CONSOLIDATED FIVE-YEAR ACTION PLAN & ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

On overview of the process and findings
TODAY’S TOPICS

• Federal Investment in Our Community
• Goals of Consolidated 5-Year Action Plan
• Overview of Fair Housing
• Why is Fair Housing Important
• Regional Survey Results
• Initial Impediments
• What Have You Experienced?
• What Are Solutions?
• Summary
BOISE’S APPROACH TO HOUSING

The city's approach to addressing housing needs in our community for all.

• Resident-focused and resident-centered: everyone is included.
• The city is committed to doing everything we can to ensure that there is a place to live for every resident, at every budget.
FEDERAL INVESTMENT IN OUR COMMUNITY

Department of Housing & Urban Development (HUD)

Community Development Block Grant Program (CDBG)
- Services
  - Childcare
  - Rental/mortgage down payment assistance
  - Medical services
  - Employment programs
- Activities
  - Suitable living environment
  - Decent housing
  - Economic development
  - Neighborhood revitalization

Home Investment Partnerships Program (HOME)
- Buy, build, or rehab affordable housing for low-income households
POPULATIONS SERVED

Individuals and families whose income is at or below 80% of Boise’s Area Median Income (AMI) may qualify for services.

- In 2020, Boise’s AMI for a household of 4 was $74,800

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Annual Gross Income</th>
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<tbody>
<tr>
<td>1 person</td>
<td>$41,900</td>
</tr>
<tr>
<td>2 person</td>
<td>$47,900</td>
</tr>
<tr>
<td>3 person</td>
<td>$53,900</td>
</tr>
<tr>
<td>4 person</td>
<td>$59,850</td>
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</table>
FEDERAL REQUIREMENTS

• Consolidated 5-Year Action Plan
  • What is it and what is its purpose?
  • Identification of specific housing and service-based goals
  • Determines how and where federal funds are to be used

• Analysis of Impediments to Fair Housing Choice
  • What is it and what is its purpose?
  • Identifies reasons why people may not access housing they desire
  • Also helps to determine how federal funds are to be used
CONSOLIDATED 5-YEAR PLAN

2021
Consolidated Plan Goals

Common Themes/Consolidated Action Plan Goals
1. Increase Access to and Inventory of Affordable Housing
2. Housing and Services for Households Experiencing Homelessness or Housing Insecurity
3. Increase Neighborhood Equity
4. Increase Support Services
5. Preserve Affordable Housing Units

Community Development Analysis
- Job Training/Labor Shortage
- Adaptive Reuse of Properties
- Crime Control and Prevention
- Communication and Outreach
- Rental Units at 0-30% & 81%-100% AMI
- Knowledge of Fair Housing Laws
- Spectrum Based Housing
- Mental health services
- Family homelessness

Public Survey
- Healthcare Access
- K-12 Education
- Childcare Access
- Life/Job Skills Training
- Library Access
- Increased need for transit
- Co-location of services

CHAS/ACS Data
- Wage/Housing Disconnect
- Growing Cost Burden Population
- Life expectancy disparities
- Reliance on out-of-city jobs by low income workers
- Growing non-white & Hispanic/Latino population

Stakeholder Interviews
- Housing Education & Language Barriers
- Impact Fee Revisions/Credit
- Increase Housing Tax Credits/Housing Trust Funds
- More Predictable Development Process
- Greater Acceptance of What "Housing" Is
- Housing needs for larger families (1+ bedrooms)
- Broadband/Internet access and quality
- Mixed-use model with health/mental & childcare services with housing developments.
CONSOLIDATED 5-YEAR PLAN GOALS

- Increase access to, and inventory of, affordable housing (defined by HUD)
- Housing and services for households experiencing homelessness and housing insecurity
- Increase neighborhood equity
- Increase support services
- Preserve affordable housing units
OVERVIEW OF FAIR HOUSING

• Purpose…
  • The Fair Housing Act prohibits discrimination in the sale, rental, and financing of
    housing based on race, color, national origin, religion, sex, familial status, and
    disability. The act has two main purposes—prevent discrimination and reverse
    housing segregation.
OVERVIEW OF FAIR HOUSING

• Purpose...
  • “to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by enforcement, administration, development, and public understanding of federal fair housing policies and laws.”
OVERVIEW OF FAIR HOUSING

Examples of discrimination include

• Housing provider…
  • Refuses to rent or deal with a person
  • Falsely denies that housing is available
  • Refuses to make reasonable accommodations for a tenant w/one or more disability

• Real Estate Agent…
  • Refuses to sell or deal with a person
  • Directs people to certain neighborhoods

• Housing mortgage lender discriminations by denying mortgage

• Housing lender directs people to certain neighborhoods

• Different terms and conditions for renting based on race of tenant
REGIONAL SURVEY RESULTS

2020 survey of Treasure Valley residents
Total: 536 responses, ½ were from Boise

- Ease of Finding Affordable Housing
  - Yes-29.8%
  - No-70.7%
  - Among Renters-88.5% said No

- Feel Welcomes and Included?
  - Yes-81.8%
  - No-18.1%

- Believe Housing Discrimination is an Issue?
  - Yes-49.8%
  - No-50.2%
REGIONAL SURVEY RESULTS

- If you have been discriminated against, how?
  - 50.9% - Housing provider refuses to rent or deal with a person
  - 31.5% - Housing provider falsely denies that housing was available

- One what basis were they discriminated against?
  - 58.6% - Family status
  - 45.9% - Race

- Residents encouraged to live in certain areas based on race, ethnicity, gender, language spoken or family composition?
  - 64.1% of survey respondents answering “yes”, Boise residents
INITIAL IMPEDIMENTS

DATA

IDENTIFIED IMPEDIMENTS

SURVEY INPUT

PUBLIC OUTREACH

POLICY REVIEW
INITIAL IMPEDIMENTS

1. Discrimination by property owners and managers against people of different race, gender identification, religion, disabilities, families with children, age, and income levels, limits these groups from equal access to housing.

2. Increases in rental and for sale housing, combined with limited local wage growth, has reduced the purchasing power of residents with wages calibrated to local economic conditions.

3. Neighborhood resistance to new affordable housing development, particularly multi-family rental development, or perceived inappropriate density of for sale housing products.
INITIAL IMPEDIMENTS

4. Limited locations and programs for rapid rehousing for those experiencing homelessness or the threat of homelessness.

5. Lack of transportation options and access, including public transit, job linkages, sidewalk gaps and repair, and reliance on long-distance commutes.

6. Public perception of unsafe or unwelcoming neighborhoods that may include desired housing options limit housing choice.
INITIAL IMPEDIMENTS

7. Lack of trust reporting discriminatory actions will result in fair housing change, combined with fear of retaliatory measures for requested rental improvements.

8. Differences in land use policies among cities in the region, including development review processes and zoning for multi-family uses, limits freedom of choice on where people can live and work.

9. Lack of accessible housing for disabled populations.

10. Communication methods and materials limit access for Limited English Proficiency and disabled populations. including publications, advertisements, websites, city meeting agendas, and live translation at meetings. Emphasis on outreach to Hispanic/Latino and refugee populations.
WHAT HAVE YOU EXPERIENCED?

• Have you experienced an impediment when trying to access housing you wanted? (beyond price)
  • As a renter?
  • As a landlord?
  • Directly or indirectly?
CONSOLIDATED 5-YEAR PLAN GOALS

- Increase access to, and inventory of, affordable housing (defined by HUD)
- Housing and services for households experiencing homelessness and housing insecurity
- Increase neighborhood equity
- Increase support services
- Preserve affordable housing units
WHAT ARE SOLUTIONS?

• Addressing the goals identified in the Consolidated Plan?
  • Strategies or activities?
• Addressing impediments
NEXT STEPS

• If you have additional comments, please take the following action:
  • Email: BoiseConsolidatedPlanning@cityofboise.org

• Consolidated Plan and Impediments to Fair Housing Analysis out for public comment April 15 - May 17.

• Revisions based on comments, second public comment period June 14 – July 14.

• Submission of Documents to HUD, begin implementation.
Questions?