

Expected Resources

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NOTE: The activities and specific projects that will occur in PY21 will be updated in this document for the second round of public comment (June 14 - July 14), following the review of the CDBG Public Service and HOME/CDBG Development applications.

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

Introduction

The City has a history of collaborating with nonprofit service organizations to address priority housing needs. Below is a summary of resources to be utilized during PY 2021 – 2025.

In PY21, the City will receive \$1,433,496 (CDBG) and \$809,108 (HOME). In addition the City anticipates receiving program income of \$500,000 (CDBG) and \$800,000 (HOME). Program income is earned from rent and loan payments. To administer the CoC, the City expects to receive \$33,441.

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: \$		

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			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,433,496	500,000	734,812	2,668,308	7,600,000	1.All planned uses of funds in the future are unknown, list is from last Con Plan.2.Program income estimates were vetted internally.3.Prior year resources were found with the chart on the next page, for reference.4. Expected amount available remainder of Con Plan is, per the eCon Planning Guide, an estimate of the amount of funds expected to be received over the remaining years of the con plan. Figures derived by:CDBG = (\$1.4m EN + \$500k PI) x 4 remaining years = \$7.6mHOME = (\$799k EN + \$800k PI) x 4 remaining years = \$6.316mEstimated EN for each year and kept the same PI estimate for CDBG and HOME, even though there will be fluctuations with the loan portfolio.

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	809,108	800,000	1,556,186	3,165,294	6,316,000	

Table 1 - 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

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 continues to identify land ideal for purchase through the established land trust. The land trust's purpose is to address affordable housing through reduced building costs attributed in part to increased land costs. The City actively pursues opportunities when they are presented and the number of properties fluctuates. While the City does own a number of properties, not all are suitable for housing projects. As part of the CDA, multiple properties were identified as suitable and ideal to address housing needs, especially in Census tracts where residents may be experiencing multiple socio-economic challenges.

Discussion

The City will continue to use HUD and local funds to fund a variety of eligible projects to meet high priority needs and goals

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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	Increase access/inventory of affordable housing	2021	2025	Affordable Housing			CDBG: \$200,000 HOME: \$750,000	Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
2	Housing services for homeless or housing insecure	2021	2025	Homeless			CDBG: \$150,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 60 Persons Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase neighborhood equity	2021	2025	Non-Housing Community Development			CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Increase support services	2021	2025	Homeless Non-Homeless Special Needs			CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 7600 Households Assisted
5	Preserve affordable housing units	2021	2025	Affordable Housing			CDBG: \$640,000	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Increase access/inventory of affordable housing
	Goal Description	Increase availability of affordable housing for lower-income households with a special emphasis on those residents that have specific vulnerabilities such as those experiencing homelessness, seniors, or those with a disability

2	Goal Name	Housing services for homeless or housing insecure
	Goal Description	Tight housing markets combined with rapid growth like the City of Boise, and surrounding region, is experiencing (i.e., low vacancy rates, increasing rents, and high population growth) leads to increased homelessness. The City of Boise will continue to augment its investments in its crisis response to homelessness to include: supportive housing, homelessness prevention, and efforts to boost housing supply to house those without homes and stabilize those who are at risk of losing housing.
3	Goal Name	Increase neighborhood equity
	Goal Description	Two focus areas for this goal are: <ul style="list-style-type: none"> - Access: Work to increase availability of broadband internet service in underserved areas and improve communication and outreach methods for underserved/vulnerable populations. - Infrastructure: Investments in public improvements will increase safe transportation options for pedestrians and bicyclists, improve neighborhood safety, and address equity in available neighborhood amenities and aesthetics.
4	Goal Name	Increase support services
	Goal Description	Through each part of the Consolidated Plan development, an increased demand for mental health services was identified across many input sectors. During local stakeholder interviews and housing expert interviews, the public survey, and through the data collection efforts, access to and increased need of mental health services were a notable priority. Although the City does not directly operate such services, increasing opportunities for residents through community partnerships, transportation needs, working with schools, and collaboration to create on-site services in city-affiliated properties, are some ways people can gain increased access to these support services. Support services in the form of programs for domestic and child abuse services are much needed by and important to residents. Stresses on Boise residents have grown as a result of the global pandemic and challenging health and economic conditions. Domestic violence and child abuse cases have increased, as have rates of alcohol and drug abuse.
5	Goal Name	Preserve affordable housing units
	Goal Description	Rehabilitate and/or acquire existing units. Include emergency repairs, accessibility upgrade, and energy efficient modifications. Prevent conversion of such units to market rate. Preserve various types of housing, such as mobile homes.

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Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 3 - Project Information

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

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AP-38 Project Summary
Project Summary Information

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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 specifically target the goals and associated strategies in this Plan by geography. Allocated funds are distributed based on identified needs and the agreed upon priorities and goals set forth in the Consolidated 5 Year Action Plan.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The needs of Boise citizens identified in this planning effort are better prioritized by income levels than geography. CDBG and HOME funds are to be distributed and allocated to households and individuals in the very low, low, and moderate-income categories.

Discussion

The CDA identified numerous opportunities and potential projects within higher priority Census tracts. That assessment is being used in numerous ways to inform housing, services, and many other city function sectors. However, themes such as access and inventory to affordable housing, homelessness prevention, rapid re-housing, neighborhood equity, and preservation of existing affordable housing stock are universal throughout the community. While numerous City-led programs, or City partnerships have addressed many of these issues since the previous Consolidated Plan, the demand for services and housing projects has only grown stronger as housing costs have increased. The need for investment and housing and service interventions is particularly acute in light of the COVID-19 pandemic. The pandemic has exacerbated already challenging affordable housing issues and effected households earning 100% AMI and lower.

The City is proactively addressing affordable housing needs by continuing to bolster the land trust, working to purchase properties so that the private and non-profit sectors can build housing at reduced costs, actively work on homelessness prevention strategies, and steadily increase its rapid re-housing initiatives and partnerships under the Continuum of Case. Beyond an active role, the City is also addressing housing, particularly affordable housing, through passive measures such as zoning changes. The recent zoning changes made to the ordinance will permit multi-family and denser housing projects to be constructed and increasing housing supply. The zoning ordinance changes also foster an environment ripe for density bonuses which may translate into below market rate units. Changes to the

zoning ordinance making accessory dwelling units easier to construct have also been made. This change allows home owners to either convert existing structures, or to erect new structures, in built areas that will add to housing supply and likely at rental price points below common market rates.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Increasing and preserving affordable housing in Boise is a priority of the City and both CDBG and HOME funds will be used to address the issue.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	300
Special-Needs	20
Total	370

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	300
The Production of New Units	150
Rehab of Existing Units	30
Acquisition of Existing Units	10
Total	490

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will continue to invest in the development of new affordable rental housing and preservation of existing housing units. Preservation may include the rehabilitation of older units or down payment assistance for the purchase of a single-family home. This helps to meet the housing needs of low-income households who wish to have housing options in Boise. In recent years, the City has worked with partners to deliver multiple housing projects addressing the needs of affordable rental units. This need has grown, and the City will take appropriate actions to further expand such opportunities.

Preservation efforts will continue to be a priority focus area for CDBG and HOME funds. The preservation of existing affordable ownership units will include targeting needed repairs to roofs, sewer and water systems, lead-paint abatement, and other critically needed elements. These actions will reduce the inventory of homes experiencing identified housing problems built before 1978 and potentially prevent their demolition in favor of new and possibly higher priced homes in their place.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Discussion

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

Introduction

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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.

Discussion

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

Introduction:

The following barriers were identified as potentially having negative effects on affordable units and residential investment:

1. Zoning code and land use map provide limited acreage by right for multi-family units- Recently, the City has embarked in making significant changes to the zoning ordinance. The changes will allow increased densities than historically allowed and in more locations. For the past several decades, the limited number of parcels allowed for more affordable units derived from increased number of units and reduced material costs, have been limited. Any developer proposing to build such housing likely needed conditional use permissions, or rezoning, to accommodate their project which brings a set of additional obstacles not experienced with conventional single family market rate housing.
2. State land trust not funded- Though the state of Idaho has had a long-established housing land trust intended to promote affordable housing projects, the state has not funded the trust, making it an irrelevant tool.
3. Parking standards- Requiring land in any parcel intended for anything other than residential units means less buildable space for housing and a reduction in units. Parking minimums are one of the requirements that reduce acreage for units and the potential for more affordable housing. In cities around the county, parking minimums are being eliminated and decisions for parking entrusted to the developers.
4. Lack of Inclusionary Zoning- The Idaho legislature has not required inclusionary zoning as per the states planning laws. Consequently, the City is not permitted to require below market rate housing, leaving the construction of such housing to the private sector, non-profit organizations, or through public/private partnerships and investments.
5. Limited value of housing vouchers- Without increasing the value of housing vouchers, users of such vouchers continue to find housing and landlords willing to accept them more difficult with each year. Rents continue to rise each month and the value of public housing vouchers continues to be diminished.
6. Impact fees- Fees required of developers for new or reconstructed residential properties are assessed fees to pay for public services the development is anticipated to need. Repeated calls from the development community claim some of the fees are excessive and, in some cases, prohibitive to a project. If a developer proposes fewer single-family homes compared with more compact and higher density projects that help increase housing supply and access to more units, they are assessed higher fees. These fees are most likely passed on to buyers or renters and increase the cost of the product.
7. Competitive tax credit market- Limited housing tax credits are highly competitive among builders. Many developers want to access the credit market but cannot and ultimately turn away from projects that would otherwise address the affordability issue.

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

For those barriers that can be addressed by the City, the following actions have been taken:

Discussion:

See above

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

Program Specific Requirements

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

Introduction:

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. **HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

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Discussion: